

ABSTRACT OF STATEMENTS  
OF  
INSURANCE COMPANIES IN  
CANADA

FOR THE YEAR ENDED DECEMBER 31  
1918

(SUBJECT TO CORRECTIONS)

*PRINTED BY ORDER OF PARLIAMENT*



OTTAWA  
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1919



ABSTRACT OF STATEMENTS

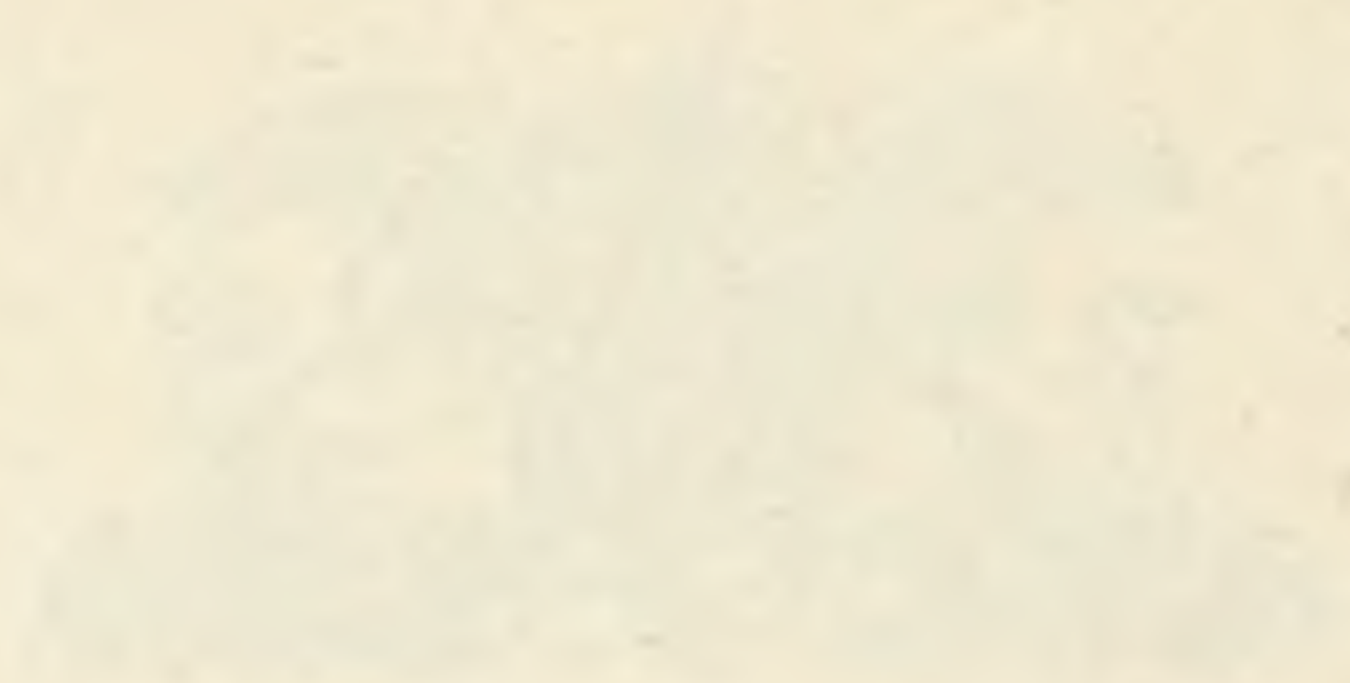
# INSURANCE COMPANIES IN CANADA

FOR THE YEAR 1910

1910

(SUBJECT TO CORRECTIONS)

REPORT OF THE COMMISSIONER



PRINTED BY THE  
GOVERNMENT OF ONTARIO  
TORONTO, 1911



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DEPARTMENT OF INSURANCE,  
OTTAWA, March 1, 1919.

SIR,—I have the honour to enclose herewith an abstract of the business of Insurance in Canada for the year 1918. The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction.

I shall have the honour to report to you at a subsequent date these statements in full after making the usual inspection at the Head Offices.

*Fire Insurance.*

Notwithstanding the unusually large value of property destroyed by fire during the year 1918, the experience of the companies has not been unfavourable. This is probably in part due to the fact that the fire insurance companies were not liable in the case of several of the largest losses, and in part by the large proportion of value not covered by insurance due to appreciation since the insurance was effected.

The results of the year's operations in fire insurance in Canada may be shown by the following figures, the ratios for 1917 being also given for the purpose of comparison:—

	Premiums received.	Losses paid.	Ratio losses paid to premiums received.	The same 1917.
	\$	\$		
Canadian companies.....	5,493,274	2,740,065	49.88	49.69
British companies.....	18,559,696	9,908,040	53.38	51.22
Foreign companies.....	11,680,413	6,637,610	56.83	55.63
Totals.....	35,733,383	19,285,715	53.97	52.42
Totals for 1917.....	31,246,530	16,379,102		

The foregoing figures do not take into account the change during the year in the uncollected premiums and agents' balances, the change in the reserve of unearned premiums or the change in the outstanding unpaid losses of the companies. In other words, the figures are compiled on a cash, not a revenue, basis and therefore are not the most suitable for ascertaining the profit or loss on the underwriting for the year. If there is deducted from the premiums written during the year the increase in the reserve of unearned premiums during the year there is obtained the amount of premiums earned and by comparing with this the amount of losses incurred, the actual loss ratio for the year is obtained. These ratios will be found on pages 74 and 75 and may be summarized as follows:—

	Premiums earned.	Losses incurred.	Ratio losses incurred to premiums earned.	The same 1917.
	\$	\$	%	%
Canadian Companies.....	5,267,851	2,556,274	48.53	54.48
British Companies.....	17,420,883	9,345,935	53.65	57.15
Foreign Companies.....	11,036,366	6,409,915	58.08	64.36
Totals.....	33,725,100	18,312,124	54.30	59.03



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The form of statement furnished to the companies this year provided for a more complete separation of the the figures regarding the business according to the term of the policies than has been required heretofore, and it will be possible hereafter to show separately the experience of the business written for a term of one year or less and that written for the longer terms. Complete figures have not yet been received owing to the difficulty experienced by a number of companies in making the separation, but it is improbable that the final figures will differ materially from the following:—

	Rates of losses incurred per cent of premiums earned.	
	One Year or less.	All others.
	%	%
Canadian Companies.....	67.83	45.48
British Companies.....	56.15	49.01
Foreign Companies.....	59.98	62.62
Totals.....	58.63	51.22

The rate of premiums charged per cent of risks taken is lower than in 1917. The record for the last six years is as follows:—

	1918.	1917.	1916.	1915.	1914.	1913.
	%	%	%	%	%	%
Canadian Companies.....	1.09	1.14	1.19	1.25	1.24	1.33
British Companies.....	1.06	1.08	1.08	1.17	1.19	1.21
Foreign Companies.....	1.02	1.03	1.04	1.08	1.09	1.11
Totals.....	1.05	1.07	1.09	1.16	1.17	1.21

Separating the one-year and short term business from the longer term business the respective rates are as follows:—

	One Year or less.	All others.
	%	%
Canadian Companies.....	1.04	1.22
British Companies.....	1.04	1.15
Foreign Companies.....	1.00	1.21
Totals.....	1.02	1.18



## SESSIONAL PAPER No. 9

There is included in this Abstract on pages 66 to 73 inclusive, figures showing the premiums written and losses incurred by fire insurance companies licensed by the Department according to Provinces. The totals for the year 1918 are given below and also for purpose of comparison, the corresponding figures for 1917 and 1916:—

Province.	1918.				
	Premiums Written.	Losses Incurred.	Ratio.	Ratio. 1917.	Ratio. 1916.
	\$	\$	%	%	%
Alberta.....	2,750,615	1,206,550	43·86	32·87	47·90
British Columbia.....	4,140,674	1,198,047	28·93	25·40	45·00
Manitoba.....	3,065,399	1,866,505	60·89	59·15	52·09
New Brunswick.....	1,684,358	705,829	41·90	59·54	60·50
*Nova Scotia.....	1,715,198	880,469	51·33	*94·85	50·16
Ontario.....	12,933,395	7,500,662	57·99	62·77	77·46
Prince Edward Island.....	188,856	39,460	20·89	48·52	210·13
Quebec.....	8,514,406	4,496,621	52·81	60·98	49·18
Saskatchewan.....	3,124,827	1,501,176	48·04	44·44	39·72
Yukon.....	4,947	1,250	25·27	5·26	
Floater premiums (undivided).....	56,784	41,045	72·28		
Losses (undivided).....					
	38,181,459	19,437,614	50·91	55·62	58·78

*Life Insurance.*

The year 1918 has been the most momentous in the history of Canada, so far as the experience of life insurance companies is concerned. After four years of unusually heavy mortality due to the war, the epidemic of Spanish influenza which swept over Canada during the last three months of the year subjected the companies to a strain which life insurance companies have seldom if ever been called upon to bear. That they have survived the strain must be regarded as an evidence of the soundness of their position.

The returns furnished by the life insurance companies show that the new business written in Canada amounted to \$313,060,106, as compared with \$282,120,430 in 1917, while the payments for death claims amounted to \$23,525,949, as compared with \$18,932,776 in 1917. The effect of the war and influenza on the losses incurred by life insurance companies in each of the years 1914, 1915, 1916, 1917, and 1918, can be seen from the tables on page 173, which have been compiled from information furnished by the companies in response to a special circular letter of enquiry issued by the Department early in the current year.

On pages 160 to 168 there will be found a statement of the various funds of those Canadian life insurance companies which have reached the stage at which dividends are being paid to either shareholders or policyholders, and also a statement of the revenue and expenditure in the participating, non-participating and shareholders' accounts respectively during the year 1918.

\*In connection with the losses incurred in 1917 in the Province of Nova Scotia, shown in last year's report it should be pointed out that the estimate of the Halifax disaster losses was made on the basis of the full face value of the policy in cases where fire occurred. An adjustment was made, however, during 1918, on the basis of the estimated portion of the loss due to fire as distinguished from explosion, and the amount actually paid was less than the estimate contained in last year's report by the sum of \$367,615. Taking this difference into account, the Nova Scotia ratio for 1917 becomes 69·29, instead of 94·85 as shown above.



*Insurance other than Fire and Life.*

The premiums received and losses paid in respect of the various classes of casualty insurance in Canada are as follows:—

	Premiums received.	Losses paid.
	\$	\$
Accident.....	1,795,176	725,815
Combined Accident and Sickness.....	915,373	537,192
Automobile (including fire).....	919,113	383,917
Automobile (excluding fire).....	1,232,747	395,271
Burglary.....	180,419	58,951
Employers' Liability.....	2,885,242	1,551,264
Explosion.....	134,451	5,353
Guarantee.....	948,247	227,735
Hail.....	2,231,283	697,256
Inland Transportation.....	248,822	114,233
Live Stock.....	102,745	46,275
Plate Glass.....	402,035	284,142
Sickness.....	1,539,774	1,237,632
Sprinkler Leakage.....	53,863	56,538
Steam Boiler.....	235,823	28,543
Title.....	52,680	143,703
Tornado.....		
Totals.....	13,877,793	6,493,820

*Total Insurance in Canada.*

The Department has continued the practice adopted two years ago of collecting the more important information respecting the business of companies operating under provincial jurisdiction, and a summary of this information will be found on pages 76, 114 and 174. The figures have been kindly furnished by the companies in response to a circular letter issued by the Department, and, while replies have not at this date been received from all, the omissions are not believed to be important.

I have the honour to be, sir,

Your obedient servant,

G. D. FINLAYSON,

*Superintendent of Insurance.*

To the Honourable Sir Thomas White,  
Minister of Finance,  
Ottawa.



## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF FIRE INSURANCE IN CANADA FOR  
THE YEAR 1918 IN ACCORDANCE WITH  
THE INSURANCE ACT, 1917.

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## GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.



ABSTRACT FOR THE YEAR 1918.  
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the Year.	Net amount paid for losses.	UNSETTLED LOSSES.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	201,121	188,652	389,773	29,137,614	22,836,938	69,916	100,703	4,401	None.
Beaver Fire.....	36,695	58,898	95,593	6,393,054	4,155,738	5,183	6,246	1,073	None.
British America.....	667,523	444,171	1,111,694	113,076,973	102,010,375	287,596	328,975	91,216	None.
British Colonial.....	136,954	151,796	288,750	20,956,639	16,808,674	82,121	87,660	16,664	None.
British Northwestern.....	82,748	61,796	144,544	14,100,920	12,577,286	59,733	54,100	8,550	None.
Canada Accident.....	50,045	112,890	162,935	19,016,749	7,271,447	31,333	27,569	6,947	None.
Canada National.....	189,094	142,314	331,408	22,520,425	23,075,349	83,210	90,463	9,239	None.
Canadian Fire.....	306,843	201,940	508,783	35,003,091	38,244,580	129,062	135,061	17,192	None.
Canadian Lumbermen's.....	1,200	38,396	39,596	1,571,050	None.	None.	None.	None.	None.
Dominion Fire.....	318,003	189,165	507,168	39,240,853	42,035,443	149,089	153,982	5,034	2,500
Dominion of Canada (Icee. and Acet.).....	30,234	10,767	41,001	4,675,144	7,262,384	9,385	10,329	5,195	None.
Fire Insurance Company of Canada.....	None.	15,156	15,156	2,947,543	1,298,134	1,930	None.	1,930	None.
Globe Indemnity.....	103,327	105,643	208,970	21,154,823	18,857,140	49,421	47,210	8,821	None.
Guardian Insurance Company of Canada.....	None	None.	None.	None.	None.	None.	None.	None.	None.
Hudson Bay.....	175,032	141,732	316,764	24,818,421	18,487,708	99,248	111,995	8,160	1,000
Imperial Underwriters.....	107,654	125,561	233,215	27,368,369	15,126,730	38,347	47,860	4,244	None.
Liverpool Manitoba.....	268,708	245,276	513,984	47,525,598	38,307,485	111,443	117,552	13,321	None.
London Mutual.....	402,128	333,025	735,153	77,031,691	66,011,092	254,245	258,605	27,375	None.
Mercantile Fire.....	272,430	55,055	327,485	36,883,488	42,158,283	140,740	155,239	13,025	None.
Mount Royal.....	494,073	430,541	924,614	81,673,720	65,672,231	256,189	264,102	22,545	6,143
North Empire.....	102,366	112,380	214,746	19,193,862	9,135,564	68,119	63,864	12,633	2,500
North West Fire.....	140,577	73,415	213,992	18,140,374	17,542,831	58,028	68,528	7,154	2,000
Occidental Fire.....	204,167	207,039	411,206	27,375,072	18,776,960	75,974	100,524	9,848	None.
Pacific Coast Fire.....	98,944	108,792	207,736	19,876,360	12,442,777	43,880	49,730	13,196	None.
Quebec Fire.....	302,447	58,890	361,337	40,158,039	46,197,951	107,145	107,365	11,002	8,050
Western.....	800,961	761,539	1,562,500	146,218,524	115,481,100	344,937	352,403	56,842	6,600
Totals for 1918.....	5,493,274	4,374,829	9,863,103	896,061,399	761,834,200	2,556,274	2,740,065	375,607	28,793
Totals for 1917.....	4,782,833	4,377,593	9,160,426	819,328,851	639,229,995	2,570,550	2,376,825	586,970	22,320



## FIRE INSURANCE IN CANADA—BRITISH COMPANIES.

	Net cash received for Premiums.	Re- insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the Year.	Net amount paid for losses.	UNSETTLED LOSSES.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Alliance.....	357,526	42,264	399,790	44,092,823	50,287,563	218,866	208,832	28,739	7,500
Atlas.....	560,056	96,711	656,767	54,336,189	72,399,715	295,760	305,348	13,314	7,500
British Crown.....	319,035	78,545	397,580	31,945,134	34,389,350	158,438	168,707	12,421	None.
British Traders.....	90,528	21,091	111,619	12,395,659	9,087,745	17,755	4,910	12,844	None.
Caledonian.....	467,411	89,566	556,977	52,055,517	70,087,880	229,913	226,913	14,153	38,750
Car and General.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Century.....	141,372	49,872	191,244	23,201,899	15,200,533	80,015	95,756	26,008	None.
Commercial Union.....	1,090,402	447,155	1,537,557	162,035,912	144,449,449	636,314	654,941	72,437	None.
Eagle, Star and British Dominions.....	124,788	49,178	173,966	20,338,085	25,756,557	93,048	93,716	12,180	2,000
Employers' Liability.....	628,724	144,756	773,480	80,866,010	80,205,148	289,658	336,838	23,879	4,000
General Accident Fire and Life.....	393,903	80,765	474,668	47,183,708	48,635,501	216,199	232,188	28,961	18,844
Guardian Assurance.....	1,339,834	229,289	1,569,123	137,970,752	154,729,636	692,297	736,998	59,408	None.
Law Union and Rock.....	277,441	56,234	333,675	36,506,199	42,276,456	156,196	165,423	14,294	96,400
Liverpool and London and Globe.....	1,405,866	347,921	1,753,787	155,232,665	196,533,840	685,450	738,448	96,011	5,400
London Guarantee and Accident.....	500,795	90,337	591,132	54,693,653	49,604,227	239,389	225,052	99,008	None.
London and Lancashire Fire.....	890,344	189,763	1,080,107	107,153,093	120,332,759	427,451	399,313	88,135	7,500
London Assurance.....	382,194	65,175	447,369	46,117,342	55,542,550	166,982	191,120	10,231	None.
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
National Benefit.....	382	185	567	116,250	407,300	4,300	100	4,200	None.
North British and Mercantile.....	1,076,982	202,314	1,279,296	120,693,745	144,429,664	527,665	578,480	83,376	35,000
Northern Assurance Co.....	977,782	168,533	1,146,315	94,213,077	171,504,888	650,170	650,141	51,457	32,976
Norwich Union Fire.....	857,166	105,064	962,230	85,543,171	113,688,693	450,707	466,246	49,317	27,405
Ocean Accident and Guarantee.....	310,239	79,942	390,181	39,593,555	37,383,908	200,085	205,985	13,805	None.
Palatine.....	340,267	104,912	445,179	44,397,791	43,840,696	167,894	165,436	29,814	None.
Phoenix of London.....	1,090,478	333,971	1,424,449	112,133,514	130,183,175	460,540	497,673	9,181	4,375
Provincial.....	69,256	11,205	80,461	9,744,134	9,964,626	36,889	34,789	3,118	None.
Queensland.....	39,917	11,017	50,934	8,866,307	7,192,055	8,444	8,444	4,725	None.
Royal Exchange.....	614,421	134,697	749,118	80,517,274	78,650,461	260,684	289,841	20,264	None.
Royal Insurance.....	1,682,583	324,798	2,007,381	180,198,900	242,425,242	817,339	946,810	70,794	800
Scottish Metropolitan.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Union and National.....	416,672	77,370	494,042	53,562,761	63,707,840	212,815	248,928	17,815	1,668
Sun Insurance Office.....	712,183	162,252	874,435	87,963,278	97,601,269	315,267	374,231	33,732	None.
Union Assurance Society.....	161,995	180,776	842,771	80,655,128	79,054,554	274,949	295,859	28,788	2,000
Union Insurance of Canton.....	289,329	78,870	368,199	36,848,472	28,465,498	117,263	106,659	11,288	None.
Union Marine.....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Yorkshire.....	449,825	83,920	533,745	43,308,253	56,149,828	237,193	253,915	23,932	9,287
Totals for 1918.....	18,559,696	4,138,448	22,698,144	2,144,480,250	2,474,168,406	9,345,935	9,908,040	1,067,629	301,405
Totals for 1917.....	16,317,311	3,804,024	20,121,335	1,914,891,756	2,157,687,223	9,001,906	8,358,290	1,762,163	331,959



ABSTRACT FOR THE YEAR 1918—Concluded.  
FIRE INSURANCE IN CANADA—FOREIGN COMPANIES.

Companies.	Net cash received for Premiums.	Re- insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies and new.	Net amount at risk at date.	Net amount of losses incurred during the Year.	Net amount paid for losses.	UNSETTLED LOSSES.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Ætna Insurance Co. ....	402,403	82,776	485,179	43,999,232	49,787,916	220,105	232,672	24,491	None.
Agricultural... ..	11,790	18,374	30,164	1,898,784	1,731,200	2,930	2,813	152	None.
Alliance Insurance... ..	121,257	53,968	175,225	21,151,665	12,482,028	57,492	54,086	6,700	None.
American Central... ..	94,377	154,743	249,120	29,839,276	11,268,420	51,888	51,354	15,201	None.
American Insurance... ..	85,711	21,805	107,516	8,260,610	6,369,200	56,212	46,221	8,349	None.
American Lloyds... ..	23,630	2,940	26,570	6,145,986	5,177,736	14,439	13,226	1,263	None.
Automobile... ..	None.	None.	None.	None.	None.	None.	None.	None.	None.
Boston... ..	22,177	6,439	28,616	4,111,213	3,021,616	20,704	20,568	140	None.
California... ..	61,758	28,720	90,478	11,919,922	7,119,294	29,139	19,651	12,579	None.
Citizens' of Missouri... ..	17,204	10,043	27,247	4,348,812	1,047,473	2,936	2,940	4	None.
Columbia... ..	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N.Y. ....	7,654	5,219	12,873	962,594	957,842	1,781	1,729	52	None.
Connecticut... ..	170,310	115,939	286,249	25,403,154	21,393,246	66,429	97,796	6,400	None.
Continental Insurance... ..	412,917	176,096	589,013	54,836,439	46,451,831	206,717	221,655	39,867	None.
Equitable Fire and Marine... ..	55,503	162,730	218,233	18,541,921	5,353,856	36,261	37,360	2,861	231
Fidelity-Phoenix... ..	411,981	154,042	566,023	50,581,029	43,761,867	200,959	214,934	27,573	None.
Fire Association of Philadelphia... ..	58,519	23,385	81,904	5,679,189	5,692,361	34,231	30,087	4,101	265
Fireman's Fund... ..	195,116	47,922	243,038	25,769,990	19,718,829	135,479	145,276	25,535	None.
Firemen's Insurance... ..	56,855	17,763	104,618	9,317,110	12,520,411	37,091	43,694	9,627	None.
General of Paris... ..	118,701	40,521	159,222	17,975,747	12,199,792	53,385	57,806	7,108	8,597
Glens Falls... ..	219,957	56,144	276,101	29,421,536	22,604,716	88,339	103,171	6,755	6,000
Globe and Rutgers... ..	667,104	136,438	803,542	85,009,552	72,036,520	402,536	357,195	139,499	None.
Great American... ..	492,257	217,916	710,173	77,172,025	59,248,740	343,890	390,173	54,818	None.
Hartford Fire... ..	1,131,407	243,674	1,375,081	131,038,582	139,730,921	639,344	601,926	121,931	None.
Hatne Insurance... ..	1,207,793	245,522	1,453,315	127,747,232	133,781,362	651,795	615,563	196,290	1,000
Insurance Co. of North America... ..	643,429	229,439	872,868	101,463,424	94,260,078	337,119	359,181	35,645	None.
Insurance Co. of State of Pa. ....	157,265	44,408	201,673	23,179,811	15,765,442	130,531	123,607	28,183	None.
Lumbermen's Underwriting Alliance... ..	103,936	13,612	117,548	6,872,910	5,887,665	13,464	19,163	None.	None.
Manufacturing Lumbermen's... ..	128,114	26,047	154,161	8,327,100	6,884,800	8,544	8,544	None.	None.
Mechanics and Traders... ..	25,019	8,162	33,181	1,171,347	1,108,782	16,493	15,293	1,200	None.
Merchants Fire... ..	14,883	2,505	17,388	1,216,216	1,022,826	3,447	3,447	None.	None.
Millers National... ..	40,613	15,354	55,967	4,782,160	4,819,658	29,648	29,205	8,007	2,650
National-Ben Franklin... ..	99,467	21,824	121,291	11,400,898	15,797,299	66,703	52,560	4,968	None.



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National Fire of Hartford.....	593,987	148,237	742,274	65,338,447	62,187,184	238,639	296,654	39,251	None.
National Union Fire .....	181,518	61,927	243,415	27,175,774	19,059,839	147,946	175,137	15,495	None.
La Nationale.....	389,161	51,550	440,711	45,377,495	41,504,321	150,721	141,247	25,830	5,000
Newark.....	10,676	5,971	16,647	1,075,935	941,169	5,728	5,748	None.	None.
New Hampshire.....	11,455	2,930	14,385	1,784,567	1,255,888	3,020	3,014	13	None.
New Jersey.....	35,610	11,128	46,738	3,341,764	2,737,438	20,809	20,523	287	None.
Niagara Fire.....	197,405	103,033	300,438	28,759,417	22,493,999	115,517	115,591	27,523	None.
Northwestern Mutual.....	11,877	3,812	15,689	1,181,690	1,094,309	2,251	2,251	None.	None.
Northwestern National.....	245,794	29,548	275,342	21,861,007	27,633,455	110,523	133,692	11,128	None.
Phoenix of Paris.....	140,530	56,145	196,675	23,689,850	14,560,029	64,470	56,683	8,716	9,000
Phoenix of Hartford.....	396,995	289,564	686,559	67,385,175	58,167,683	228,753	275,584	24,569	632
Providence Washington .....	221,319	65,646	286,965	32,949,194	24,637,465	142,249	168,329	11,428	None.
Queen of America.....	682,427	159,126	841,553	68,881,581	85,258,176	397,465	381,137	32,548	10,000
St.Paul Fire and Marine.....	352,203	183,673	535,879	61,887,171	43,973,165	248,100	284,084	29,368	None.
Springfield Fire and Marine.....	353,320	180,096	533,416	50,555,690	46,471,072	203,822	194,874	45,284	None.
Stuyvesant .....	64,452	49,054	113,506	8,079,703	5,485,864	75,393	83,470	17,917	None.
L'Union, Paris, France.....	231,197	53,471	284,668	23,163,093	26,703,339	145,212	145,212	18,532	6,200
Vulcan.....	47,402	8,386	55,788	4,238,442	3,088,474	18,525	15,197	11,996	None.
Westchester.....	223,975	130,865	354,840	33,885,038	23,656,422	151,691	160,287	14,799	None.
Totals for 1918.....	11,680,413	3,978,732	15,659,145	1,530,256,602	1,349,921,011	6,409,915	6,637,610	1,123,983	49,575
Totals for 1917.....	10,146,386	3,452,859	13,599,242	1,314,839,392	1,139,280,295	6,161,988	5,643,987	1,628,200	31,620

RECAPITULATION.

Canadian Companies.....	5,493,274	4,374,829	9,868,103	896,061,399	761,834,200	2,556,274	2,740,065	375,607	28,793
British Companies.....	18,559,696	4,138,448	22,698,144	2,144,480,250	2,474,168,406	9,345,935	9,908,040	1,067,629	301,405
Foreign Companies.....	11,680,413	3,978,732	15,659,145	1,530,256,602	1,349,921,011	6,409,915	6,637,610	1,123,983	49,575
Totals for 1918.....	35,733,383	12,492,009	48,225,392	4,570,798,251	4,585,923,617	18,312,124	19,285,715	2,567,219	3,79,773
Totals for 1917.....	31,246,530	11,634,473	42,881,003	4,049,059,999	3,986,197,514	17,734,444	16,379,102	3,977,333	385,899



9 GEORGE V, A. 1919

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,  
for the Years 1869 to 1918, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Totals from 1869 to 1918.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	971,316	142,580	112,009	110,968	147,293	201,121	1,685,287
Anglo-American.....	3,185,085	204,229	152,045				3,541,359
Beaver Fire.....	None.	29,334	30,943	27,838	34,122	36,695	158,932
British America.....	12,240,485	489,750	506,735	679,118	694,763	667,523	15,278,374
British Colonial.....	46,411	198,129	64,722	87,887	116,122	136,954	650,225
British Northwestern.....	82,920	46,321	49,953	56,212	76,708	82,748	394,862
Canada Accident.....				5,546	33,530	50,045	89,121
Canada Agricultural.....	454,896						454,896
Canada Fire.....	881,333						881,333
Canada National.....	277,456	176,609	202,511	170,189	149,420	189,094	1,165,279
Canadian Fire.....	3,287,459	279,683	269,301	273,449	291,854	306,843	4,708,589
(a) Canadian Lumbermen's Insurance Exchange.....			3,782	180	4,577	1,200	9,739
Central Canada Manufac- turers.....	269,368						269,368
Citizens'.....	2,856,961						2,856,961
Dominion.....	190,242						190,242
Dominion Fire.....	1,457,902	213,769	207,537	212,539	242,164	318,003	2,651,914
Dominion of Canada Guar- antee and Accident.....			4,691	26,257	26,108	30,234	87,290
Eastern.....	894,194						894,194
Eastern Canada Manufac- turers.....	72,143						72,143
Equity Fire.....	2,292,451	—15,609					2,276,842
Factories Insurance Co....	585,511	284,286	142,623	111,797			1,124,217
Fire Ins. Co. of Canada....						None.	None.
Globe Indemnity Co.....					53,812	103,327	157,139
Guardian Ins. Co. of Can- ada.....						None.	
Hamilton Fire.....				41,186			41,186
Hudson Bay Insurance.....	461,326	87,868	90,052	130,169	161,733	175,032	1,106,180
Imperial Underwriters.....	56,512	95,355	97,070	96,958	108,167	107,654	561,716
Liverpool-Manitoba.....	756,730	419,495	266,296	233,550	271,886	268,708	2,216,665
(b) London Mutual Fire....	9,019,566	525,657	466,924	397,458	371,353	402,128	11,183,086
Manitoba Assurance.....	1,294,513						1,294,513
Mercantile Fire.....	2,834,242	244,851	224,319	245,758	263,902	272,430	4,085,502
Montreal-Canada.....	2,003,889	131,265	88,871				2,224,025
Mount Royal.....	441,018	381,844	411,074	381,590	489,044	494,073	2,598,643
National Fire.....	284,026						284,026
North Empire Fire.....	283,477	93,410	111,108	80,436	84,385	102,366	755,182
North West Fire.....	199,228	125,711	139,875	125,923	125,782	140,577	857,096
Nova Scotia Fire.....	617,139						617,139
Occidental Fire.....	571,793	129,812	112,495	127,632	158,413	204,167	1,304,315
Ontario Fire.....	1,274,246						1,274,246
Ottawa Assurance.....	1,198,769						1,198,769
Ottawa Agricultural.....	194,861						194,861
Pacific Coast Fire.....	361,919	75,551	79,640	90,661	99,543	98,944	806,258
Provincial.....	1,434,350						1,434,350
Quebec.....	4,596,840	247,034	236,367	257,956	259,130	302,447	5,899,774
Richmond and Drummond	307,855						307,855
Rimouski.....	1,943,429						1,943,429
Royal Canadian.....	3,538,023						3,538,023
(c) Sovereign.....	1,055,404						1,055,404
Sovereign Fire.....	472,135						472,135
Stadacona.....	490,488						490,488
Victoria-Montreal.....	79,327						79,327
Western.....	15,837,641	409,719	488,130	846,619	519,022	800,961	18,902,092
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,493,274	106,324,591

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly the Agricultural Mutual.

(c) Formerly the Isolated Risk.



## SESSIONAL PAPER No. 9

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,  
for the Years 1869 to 1918, inclusive—*Continued.*

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Totals from 1869 to 1918.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Insurance Association.....	1,468,310						1,468,310
Alliance.....	3,802,724	213,203	215,168	246,250	308,203	357,526	5,143,074
Atlas.....	6,689,347	526,216	515,974	495,108	516,936	560,056	9,303,637
British Crown.....					237,110	319,035	556,145
British Traders.....						90,528	90,528
Caledonian.....	6,617,105	442,976	433,157	426,418	438,103	467,411	8,825,170
Car and General.....						None.	None.
Century.....					86,448	141,372	227,820
City of London.....	1,588,254						1,588,254
Commercial Union.....	17,744,030	1,000,069	937,765	1,013,179	1,035,610	1,090,402	22,821,055
(b) Eagle, Star and British Dominions.....			96,456	90,277	118,285	124,788	429,806
Employers' Liability.....	882,454	308,402	346,005	420,791	524,988	628,724	3,111,364
General Accident, Fire and Life.....	1,341,131	267,203	289,315	329,492	368,845	393,903	2,989,889
(c) Glasgow and London.....	1,619,733						1,619,733
Guardian.....	13,136,894	958,195	970,601	989,086	1,171,115	1,339,834	18,565,725
Imperial.....	6,085,796						6,085,796
Lancashire.....	6,210,844						6,210,844
(d) Law Union and Rock.....	1,873,040	282,305	257,994	246,634	255,452	277,441	3,192,866
Liverpool and London and Globe.....	21,522,732	1,383,305	1,342,437	1,320,340	1,411,088	1,405,866	28,385,768
London Guarantee and Accident.....			1,198	54,534	251,602	500,795	808,129
London and Lancashire Fire.....	8,551,233	691,561	703,503	716,846	792,042	890,344	12,345,529
London Assurance.....	4,867,532	310,412	300,984	310,808	331,982	382,194	6,503,912
Manchester.....	2,500,314						2,500,314
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.
National of Ireland.....	2,607,586						2,607,586
National Benefit.....						382	382
North British and Mercantile.....	19,682,135	943,907	927,240	920,026	1,017,446	1,076,982	24,567,736
Northern.....	10,962,465	736,047	770,010	761,895	856,224	977,782	15,064,423
Norwich Union.....	10,274,126	770,642	735,400	787,656	824,798	857,166	14,249,788
Ocean Accident and Guarantee.....			43,171	138,259	250,637	310,239	742,306
Palatine Insurance Co.....	261,188	239,666	247,025	276,444	297,403	340,267	1,661,993
Phoenix, of London.....	18,478,542	1,035,778	935,794	964,766	999,090	1,090,478	23,504,448
Provincial.....	77,718	45,591	40,473	36,953	51,083	69,256	321,074
Queen.....	4,354,694						4,354,694
Queensland.....						39,917	39,917
Royal Exchange.....	945,469	422,440	379,111	442,054	517,975	614,421	3,321,470
Royal Insurance Co.....	30,249,125	1,450,549	1,429,655	1,471,655	1,618,161	1,682,583	37,901,728
Scottish Commercial.....	343,421						343,421
Scottish Imperial.....	672,855						672,855
Scottish Metropolitan.....						None.	None.
Scottish Union & National	6,210,448	350,475	372,392	403,579	414,709	416,672	8,168,275
Sun Insurance Office.....	5,816,992	484,222	483,707	533,836	619,158	712,183	8,650,098
Union Assurance Society.	5,900,834	480,991	474,056	494,239	546,921	661,995	8,559,036
Union Insurance of Canton					27,807	289,329	317,136
Union Marine.....						None.	None.
United Fire.....	718,477						718,477
Yorkshire.....	1,635,489	366,752	360,769	403,678	428,090	449,825	3,644,603
	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	18,559,696	302,185,114

(a) Formerly the Fire Insurance Association.

(b) Formerly the British Dominions General Insurance Company, Limited.

(c) Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

(d) Formerly the Law Union and Crown.



9 GEORGE V, A. 1919

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive—*Concluded.*

	Totals for 1869 to 1913.	Premiums received, 1914	Premiums received, 1915.	Premiums received, 1916.	Premiums received, 1917.	Premiums received, 1918.	Totals from 1869 to 1918.
<i>Foreign Companies</i>	\$	\$	\$	\$	\$	\$	\$
Etna	7,544,345	358,554	314,501	336,180	377,057	402,403	9,333,040
Agricultural of Watertown	1,309,100				10,587	11,790	1,331,477
Alliance Insurance					53,212	121,257	174,469
American Central	243,948	163,551	123,338	76,258	114,255	94,377	815,727
American Fire	72,325						72,325
American Insurance Co.....	74,986	62,518	62,633	46,993	61,379	85,711	394,220
American Lloyds	39,134	17,010	13,299	22,540	26,939	23,630	147,552
Andes	31,431						31,431
Automobile Insurance					None.	None.	None.
Boston						22,177	22,177
California Insurance Co.....	40,117	37,410	37,130	40,090	47,945	61,758	264,450
Citizens' of Missouri					9,948	17,204	27,152
Columbia					None.	None.	None.
Commercial Union of N.Y...					7,505	7,654	15,159
Connecticut Fire	1,969,421	124,133	116,960	140,594	159,833	170,310	2,681,251
Continental	764,999	299,678	259,816	317,380	345,105	412,917	2,399,895
Equitable Fire and Marine.....	23,065	34,106	29,863	43,490	42,949	55,503	228,976
Fidelity-Phoenix	1,448,985	362,151	330,390	345,203	357,776	411,981	3,256,496
Fire Assoc of Phila						58,519	58,519
Fireman's Fund	117,102	117,918	111,074	127,870	158,153	195,116	827,233
Firemen's Insurance Co.....	131,622	89,562	70,360	74,766	83,992	86,855	537,157
General of Paris	116,233	82,382	63,258	69,575	84,330	118,701	534,548
Germania Fire	85,957	66,668	27,419				180,044
Glen Falls	729	133,962	142,722	149,497	170,038	219,957	816,905
Globe and Rutgers		132,879	278,165	404,607	550,479	667,104	2,033,234
(a) Great American.....	2,225,395	470,652	370,849	347,801	436,935	492,257	4,343,880
Hartford Fire	11,356,291	1,012,780	899,129	1,012,399	1,009,343	1,131,407	16,421,349
Home, New Haven							
Home Ins. Co., New York....	4,095,740	817,419	929,416	898,665	1,121,291	1,207,793	9,070,324
Insurance Co. of North Ame- rica	4,898,944	441,429	430,767	431,406	521,955	643,429	7,367,921
Insurance Co of the State of Pa..	316,117	146,982	164,561	96,061	226,070	157,265	1,107,056
Lumber Insurance Co	844,827	100,581	6,535				951,963
Lumbermen's Underwriting Alliance						103,936	103,936
Manufacturing Lumbermen's Underwriters						128,114	128,114
Mechanics and Traders						25,019	25,019
Merchants Fire					6,680	14,883	21,563
Millers National			24,927	37,663	53,033	40,613	156,236
National Ben Franklin		155,675	84,225	86,977	81,402	99,467	507,746
National Fire.....	1,685,795	637,386	494,643	590,103	502,240	593,987	4,414,154
National Union Fire.....	415,786	214,154	209,818	206,870	232,681	181,518	1,460,857
La Nationale		103,479	148,557	152,093	211,099	389,161	1,004,389
Newark						10,676	10,676
New Hampshire						11,455	11,455
New Jersey						35,610	35,610
Niagara Fire.....	219,916	187,012	172,749	137,959	137,107	197,405	1,052,148
Northwestern Mutual						11,877	11,877
Northwestern National	39,484	142,531	134,649	129,435	188,705	245,794	880,651
Phoenix of Brooklyn	3,765,091						3,765,091
Phoenix of Paris			24,238	63,597	97,325	140,530	328,690
Phoenix of Hartford.....	4,659,584	402,016	368,014	365,244	418,856	396,995	6,610,709
Providence Washington	278,138	199,649	197,743	179,955	209,547	221,319	1,277,351
Queen of America.....	9,878,024	607,874	604,103	614,935	646,043	682,427	13,033,406
Rochester German	295,253						295,253
St. Paul Fire and Marine	935,492	236,513	253,040	330,644	367,678	352,206	2,475,573
Springfield Fire.....	1,121,199	491,373	479,481	465,582	417,635	353,320	3,318,590
St. Vincent				40,497	136,367	64,452	241,316
Union Pacific, France	326,858	187,704	186,233	193,428	217,366	231,197	1,342,786
Valer						47,492	47,492
Westchester Fire.....	192,368	152,863	136,742	181,816	245,477	223,975	1,133,211
	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,680,413	109,209,763

RECAPITULATION.

Canadian Companies	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,403,274	106,324,591
British Companies	225,693,037	13,710,997	13,699,369	14,294,803	18,317,311	18,559,696	302,185,114
Foreign Companies	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,680,413	109,209,763
Grand Totals..	368,981,717	27,509,248	26,474,833	27,783,852	31,246,530	35,733,383	517,719,473

(a) Formerly the German American Insurance



## SESSIONAL PAPER No. 9

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Totals from 1869 to 1918.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	501,149	88,906	93,607	83,954	54,685	100,703	923,004
Anglo-American.....	2,092,941	122,659	117,243				2,332,843
Beaver Fire.....	None.	446	1,548	8,651	6,134	6,246	23,025
British America.....	7,305,478	296,396	284,695	307,959	308,856	328,975	8,832,359
British Colonial.....	11,911	26,494	77,723	77,235	76,231	87,660	357,254
British Northwestern.....	24,550	38,832	32,622	25,899	25,120	54,100	201,123
Canada Accident.....				5,133	15,487	27,569	48,189
Canada Agricultural.....	290,101						290,101
Canada Fire.....	698,133						698,133
Canada National.....	76,620	79,174	86,858	118,220	60,239	90,463	511,574
Canadian Fire.....	1,493,705	121,913	112,465	98,389	102,873	135,061	2,064,406
(a) Canadian Lumbermen's Insurance Exchange.....			None.	None.	None.	None.	None.
Central Canada Manufacturers Citizens'.....	197,414						197,414
Dominion.....	2,287,870						2,287,870
Dominion Fire.....	148,255						148,255
Dominion of Canada Guarant- ee and Accident.....	869,225	156,371	143,303	108,593	144,222	153,982	1,575,696
Eastern.....			188	6,304	11,796	10,329	28,617
Eastern Canada Manufactur- ers.....	632,961						632,961
Equity Fire.....	51,873						51,873
Factories Insurance Co.....	1,437,805	87,921					1,525,726
Fire Ins. Co. of Canada.....	352,736	149,852	133,933	76,385			712,906
Globe Indemnity.....						None.	None.
Guardian Ins. Co. of Canada.....					16,937	47,210	64,147
Hamilton Fire.....						None.	None.
Hudson Bay Insurance Co....				22,588			22,588
Imperial Underwriters.....	237,409	49,340	65,151	85,471	88,780	111,995	638,146
Liverpool-Manitoba.....	15,387	41,357	64,379	46,762	32,112	47,860	247,857
(b) London Mutual Fire.....	444,406	250,558	131,870	140,282	103,416	117,552	1,188,084
Manitoba Assurance Co.....	5,732,080	399,399	281,380	279,365	193,848	258,605	7,144,677
Mercantile Fire.....	648,754						648,754
Montreal-Canada Fire.....	1,619,892	171,603	135,375	148,499	108,324	155,239	2,338,932
Mount Royal.....	1,323,209	95,710	89,385				1,508,304
National Fire.....	217,729	152,047	161,653	182,855	240,022	264,102	1,218,408
North Empire Fire.....	287,732						287,732
North West Fire.....	114,497	63,427	57,905	103,303	60,462	63,864	463,458
Nova Scotia Fire.....	92,072	69,258	84,093	94,041	84,169	68,528	492,161
Occidental Fire.....	377,777						377,777
Ontario Fire.....	239,667	82,232	68,673	54,518	81,812	100,524	627,426
Ottawa Assurance Co.....	851,105						851,105
Ottawa Agricultural.....	866,253						866,253
Pacific Coast Fire.....	103,164						103,164
Provincial.....	147,887	39,837	32,478	29,815	46,582	49,730	346,329
Quebec Fire.....	957,146						957,146
Richmond and Drummond..	3,206,542	122,805	84,121	152,070	151,459	107,365	3,824,362
Rimouski.....	256,393						256,393
Royal Canadian.....	1,363,199						1,363,199
(c) Sovereign.....	2,988,940						2,988,940
Sovereign Fire.....	736,216						736,216
Stadacona.....	315,189						315,189
Victoria-Montreal.....	773,695						773,695
Western.....	59,878						59,878
	9,148,038	265,767	285,221	339,287	363,259	352,403	10,753,975
	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,740,065	64,912,624

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly Agricultural Mutual.

(c) Formerly the Isolated Risk.



9 GEORGE V, A. 1919

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive—Continued.

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Totals from 1869 to 1918.
British Companies.	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Ins. Asso.	1,016,766						1,016,766
Alliance	2,815,563	144,836	90,381	114,759	128,786	208,832	3,503,157
Atlas	4,208,755	328,301	310,587	337,971	291,227	305,348	5,782,189
British Crown					155,243	163,707	323,950
British Traders						4,910	4,910
Caledonian	4,153,441	274,450	237,083	290,004	205,501	226,913	5,387,392
Car and General						None.	None.
Century					54,337	95,756	150,093
City of London	977,455						977,455
Commercial Union	10,882,826	470,222	471,565	639,752	487,239	654,941	13,606,545
(b) Eagle, Star and Brit- Dominions			57,898	62,429	71,789	93,716	285,832
Employers' Liability	445,068	153,515	189,959	189,871	215,791	336,838	1,531,042
General Accident, Fire and Life	712,786	111,152	126,881	154,823	199,764	232,188	1,537,594
Glasgow and London	1,167,345						1,167,345
Guardian	8,697,379	558,248	482,686	588,909	600,081	736,998	11,664,301
Imperial	4,181,342						4,181,342
Lancashire	4,492,270						4,492,270
(c) Law Union and Rock Liverpool and London and Globe	967,010	137,003	182,822	131,146	144,385	165,423	1,727,789
London Guarantee and Accident	13,583,544	902,101	710,524	718,868	665,949	738,448	17,319,434
London and Lancashire Fire			None.	11,956	84,980	225,052	321,988
London Assurance	4,769,018	391,200	333,860	356,933	408,719	399,313	6,659,043
Manchester	2,857,239	128,502	139,186	131,239	156,250	191,120	3,603,536
Marine Insurance Co.	1,914,238						1,914,238
National of Ireland	None.	None.	None.	None.	None.	None.	None.
National Benefit	1,706,837						1,706,837
North British and Mer- cantile						100	100
Northern	12,946,482	595,746	495,777	497,670	380,690	578,480	15,494,845
Norwich Union	7,180,041	469,372	385,857	571,654	497,231	650,141	9,754,296
Ocean Accident and Guar- antee	5,914,277	470,923	391,006	431,288	478,521	466,246	8,152,261
Palatine Insurance Co.			9,383	65,087	116,695	205,985	397,150
Phoenix, of London	80,428	155,132	112,917	199,057	145,755	165,436	858,725
Provincial	10,011,738	579,207	390,595	430,961	539,583	497,673	12,449,757
Queen	27,148	38,618	19,781	18,029	73,748	34,789	212,113
Queensland	3,325,321						3,325,321
Royal Exchange						8,444	8,444
Royal Insurance Co.	368,334	162,218	172,056	202,859	300,080	289,841	1,495,388
Scottish Commercial	18,810,098	801,985	695,908	739,389	813,313	946,810	22,807,503
Scottish Imperial	177,329						177,329
Scottish Metropolitan	483,408						483,408
Scottish Union and Nat- ional						None.	None.
Sun Insurance Office	3,436,826	150,484	160,164	203,345	256,484	248,928	4,456,231
Union Assurance Society	3,561,347	268,367	267,578	305,232	315,360	371,231	5,092,115
Union of Canton	3,486,292	261,460	244,608	324,375	283,847	295,859	4,896,111
Union Marine					None.	106,659	106,659
United Fire						None.	None.
Yorkshire	549,440						549,440
	851,309	243,438	210,298	208,857	286,942	253,915	2,054,759
	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	9,908,040	181,637,333

(a) Formerly the Fire Insurance Association.  
(c) Formerly the Law Union and Crown.

(b) Formerly the British Dominions General.



## SESSIONAL PAPER No. 9

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1918, inclusive—*Concluded.*

	Totals from 1869 to 1913.	Losses Paid, 1914.	Losses Paid, 1915.	Losses Paid, 1916.	Losses Paid, 1917.	Losses Paid, 1918.	Totals from 1869 to 1918.
<i>Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
Ætna.....	4,822,052	157,403	218,329	154,964	200,303	232,672	5,785,723
Agricultural of Watertown.....	857,278				1,169	2,813	861,260
Alliance Insurance.....					34,111	54,086	88,197
American Central.....	67,059	116,411	53,203	51,021	34,015	51,354	373,063
American Fire.....	66,980						66,980
American Insurance Co.....	23,999	31,001	22,104	9,745	20,612	46,221	153,682
American Lloyds.....	14,425	547	1,577	5,162	104,643	13,226	139,580
Andes.....	5,668						5,668
Automobile.....					None.	None.	None.
Boston.....						20,568	20,568
California Insurance Co.....	6,761	18,454	16,940	22,724	10,724	19,651	95,254
Citizens' of Missouri.....					700	2,940	3,640
Columbia.....					None.	None.	None.
Commercial Union of N.Y.....					972	1,729	2,701
Connecticut Fire.....	1,124,073	45,620	61,620	75,504	70,711	97,796	1,475,324
Continental.....	453,278	186,493	134,112	138,224	259,116	221,655	1,392,878
Equitable Fire and Marine.....	4,998	23,237	13,775	21,224	22,489	37,360	123,083
Fidelity-Phenix.....	833,304	167,322	196,960	170,811	239,408	214,934	1,822,739
Fire Assoc. of Phila.....						30,087	30,087
Fireman's Fund.....	33,044	70,200	53,843	50,481	77,606	145,276	430,450
Firemen's Insurance Co.....	35,042	31,934	27,968	29,729	52,215	43,694	220,582
General of Paris.....	48,179	57,609	43,508	70,785	48,616	57,806	326,503
Germania Fire.....	67,751	39,899	37,468				145,118
Glens Falls.....	None.	50,315	64,409	93,811	80,528	103,171	392,234
Globe and Rutgers.....		33,280	102,908	231,851	251,550	357,195	976,784
(a) Great American.....	1,116,371	282,743	214,572	218,112	245,174	390,173	2,467,145
Hartford Fire.....	6,208,287	497,045	461,245	444,513	493,217	601,926	8,706,233
Home, New Haven.....	60,691						60,691
Home Insurance Co., New York	2,210,752	419,937	459,169	428,152	560,974	615,563	4,694,547
Insurance Co. of North America	2,898,461	221,792	248,106	197,638	285,303	359,181	4,210,481
Insurance Co. of the State of Pa.	145,731	104,580	73,492	61,158	138,139	123,607	646,707
Lumber Insurance Co.....	644,878	81,919	1,640				728,437
Lumbermen's Underwriting							
Alliance.....						19,163	19,163
Manufacturing Lumbermen's							
Underwriters.....						8,544	8,544
Mechanics and Traders.....						15,293	15,293
Merchants' Fire.....					1,517	3,447	4,964
Millers National.....			5,992	13,682	46,934	29,205	95,813
National-Ben Franklin.....		24,377	63,784	38,586	47,282	52,560	226,589
National Fire.....	972,533	334,060	462,862	251,861	292,667	296,654	2,610,637
National Union Fire.....	246,531	128,504	109,073	130,583	152,877	175,137	942,705
La Nationale.....		10,092	68,357	86,606	117,523	141,247	423,825
Newark.....						5,748	5,748
New Hampshire.....						3,014	3,014
New Jersey.....						20,523	20,523
Niagara Fire.....	70,579	84,046	83,073	100,776	74,328	115,591	528,393
Northwestern Mutual.....						2,251	2,251
Northwestern National.....	21,299	65,300	78,625	59,404	98,856	133,692	457,176
Phenix of Brooklyn.....	2,154,363						2,154,363
Phenix of Paris.....			4,343	31,061	37,592	56,683	129,679
Phoenix of Hartford.....	2,721,309	237,983	190,790	193,557	186,850	275,584	3,806,073
Providence Washington.....	120,004	125,910	130,804	119,694	106,445	168,329	771,186
Queen of America.....	5,799,801	357,208	321,095	334,706	340,329	381,137	7,534,276
Rochester German.....	193,689						193,689
St. Paul Fire and Marine.....	451,980	101,116	122,113	203,285	239,822	284,084	1,402,400
Springfield Fire and Marine.....	519,209	277,903	287,942	306,783	266,376	194,874	1,853,087
Stuyvesant.....				39,388	150,349	83,470	273,207
L'Union, Paris, France.....	153,734	104,669	118,084	121,039	128,666	145,212	771,404
Vulcan.....						15,197	15,197
Westchester Fire.....	83,873	89,591	92,835	85,402	123,279	166,287	641,267
	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,637,610	61,356,805

## RECAPITULATION.

Canadian Companies.....	51,601,983	2,972,304	2,623,860	2,595,578	2,376,825	2,740,065	64,912,624
British Companies.....	140,758,700	7,795,480	6,850,330	7,926,463	8,353,290	9,908,040	181,637,333
Foreign Companies.....	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,637,610	61,356,805
	227,618,649	15,347,284	14,161,949	15,114,063	16,379,102	19,285,715	307,906,762

(a) Formerly the German American Insurance Company.



9 GEORGE V, A. 1919

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1918, inclusive—  
*Continued.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year.	Amount of Risks at Date of Statement.	Losses paid.
<i>Canadian Companies.</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,996	2,731,761
1913.....	5,099,298	712,651,936	684,512,207	3,020,551
1914.....	5,016,653	663,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
1916.....	4,817,876	742,805,919	662,129,297	2,595,578
1917.....	4,782,833	819,328,851	689,229,995	2,376,825
1918.....	5,493,274	896,061,399	761,834,200	2,740,065
Totals.....	106,324,591			64,912,624

\*These returns are imperfect.



## SESSIONAL PAPER No. 9

SUMMARY OF FIRE INSURANCE in Canada for the Year 1869 to 1918, inclusive—  
*Continued.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year.	Amount of Risks at Date of Statement.	Losses Paid.
<i>British Companies.</i>	\$	\$	\$	\$
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915.....	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916.....	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917.....	16,317,311	1,914,891,756	2,157,687,223	8,358,290
1918.....	18,559,696	2,144,480,250	2,474,168,406	9,908,040
Totals.....	302,185,114	.....	.....	181,637,333



9 GEORGE V, A. 1919

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1918, inclusive—  
Concluded.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
<i>Foreign Companies.</i>	\$	\$	\$	\$
1869 .. .. .	165,166*	9,702,356	13,796,890*	172,188
1870 .. .. .	194,781	12,893,827	11,167,928	147,061
1871 .. .. .	314,452	27,367,712	27,256,629*	212,460
1872 .. .. .	332,243	26,526,334*	33,818,670	263,339
1873 .. .. .	352,255	26,788,850	40,120,629	227,219
1874 .. .. .	259,049	25,243,769	25,050,427	143,583
1875 .. .. .	264,395	17,357,605	19,300,555	181,713
1876 .. .. .	228,955	23,914,181	18,880,550	99,389
1877 .. .. .	213,830	21,013,457	18,298,315	586,452
1878 .. .. .	211,594	19,432,178	35,766,238	114,034
1879 .. .. .	225,512	22,920,397	20,267,995	182,305
1880 .. .. .	241,140	25,434,766	27,414,113	109,516
1881 .. .. .	267,388	30,040,366	31,053,261	163,661
1882 .. .. .	287,815	32,454,518	34,772,345	162,699
1883 .. .. .	354,090	40,284,814	41,720,296	167,127
1884 .. .. .	367,581	40,777,215	44,097,646	191,998
1885 .. .. .	368,180	37,623,116	46,830,075	186,923
1886 .. .. .	395,613	42,099,984	50,921,537	223,860
1887 .. .. .	429,075	45,859,509	56,287,171	304,159
1888 .. .. .	445,990	44,881,343	56,722,420	228,909
1889 .. .. .	443,436	46,518,461	57,275,186	228,922
1890 .. .. .	514,054	57,646,959	67,103,440	300,916
1891 .. .. .	700,809	75,726,695	84,266,437	411,801
1892 .. .. .	1,004,812	107,708,732	123,629,818	706,902
1893 .. .. .	1,032,602	105,564,192	124,028,459	759,429
1894 .. .. .	1,000,328	96,789,493	117,876,931	692,631
1895 .. .. .	1,041,966	100,305,776	118,491,852	784,410
1896 .. .. .	1,007,948	94,949,822	112,666,482	613,941
1897 .. .. .	971,243	85,963,431	102,449,891	648,275
1898 .. .. .	1,004,859	88,750,015	105,697,763	639,660
1899 .. .. .	1,074,525	100,767,561	112,186,809	677,725
1900 .. .. .	1,187,177	108,127,777	120,003,219	1,245,975
1901 .. .. .	1,327,491	108,486,527	122,439,754	875,865
1902 .. .. .	1,574,372	120,211,152	133,999,827	562,588
1903 .. .. .	1,767,832	136,050,121	152,433,226	857,274
1904 .. .. .	2,144,941	153,128,785	172,965,394	2,365,140
1905 .. .. .	2,689,032	188,712,561	204,586,950	966,748
1906 .. .. .	2,907,270	213,613,168	234,206,935	1,152,916
1907 .. .. .	3,130,234	239,440,520	265,401,198	1,569,607
1908 .. .. .	3,288,500	253,383,160	289,931,375	1,847,504
1909 .. .. .	3,564,126	292,133,934	330,290,388	1,673,731
1910 .. .. .	4,147,684	352,864,510	388,302,549	2,259,017
1911 .. .. .	4,642,420	417,473,032	460,615,743	2,235,881
1912 .. .. .	6,038,984	572,182,988	609,273,561	3,068,756
1913 .. .. .	7,508,052	893,623,473	871,619,317	4,043,757
1914 .. .. .	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915 .. .. .	8,306,397	1,000,271,051	1,020,510,788	4,646,720
1916 .. .. .	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917 .. .. .	10,146,386	1,314,839,392	1,139,280,296	5,643,987
1918 .. .. .	11,680,413	1,530,256,602	1,349,921,011	6,637,610
Totals .. .. .	109,209,768			61,356,805

TOTALS FOR ALL YEARS FROM 1869 TO 1918 INCLUSIVE.

Canadian Companies .. .. .	106,324,591			64,912,624
British Companies .. .. .	302,185,114			181,637,333
Foreign Companies .. .. .	109,209,768			61,356,805
Grand totals .. .. .	517,719,473			307,906,762

\*These returns are imperfect.



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918.

THE ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
Fire—In Canada.....	\$ 201,121	\$ 29,137,614	\$ 22,836,938	\$ 69,91	\$ 100,703	\$ 4,401	\$ None.	Total business December 31, 1918.
Fire—In other countries.....	3,040	690,320	235,330	3,284	42	None.	None.	
Hail—In Canada.....	—4,133	1,350,811	None.	9,117	9,117	None.	None.	
Totals.....	200,028	31,178,745	23,072,268	82,317	109,862	4,401	None.	

THE BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada.....	667,523	113,076,973	102,010,375	287,597	328,975	91,216	None.	Total business December 31, 1918.
Fire—In other countries.....	1,846,294	443,728,125	348,028,841	1,053,956	1,023,147	328,351	9,927	
Automobile (including Fire Risk)—In Canada.....	31,477	1,951,126	1,442,514	11,107	4,971	6,136	None.	
Explosion—In other countries.....	11,652	6,854,331	1,668,314	None.	None.	None.	None.	
Hail—In Canada.....	81,747	1,307,750	None.	19,077	19,077	None.	None.	
Inland Transportation—In Canada.....	27,193	32,134,695	5,205,670	453	453	None.	None.	
Inland Transportation—In other countries.....	499	2,099,206	300,204	2,808	1,307	1,500	None.	
Marine—In Canada.....	781,374	202,434,249	18,522,291	653,771	500,660	257,755	None.	
Marine—In other countries.....	486,411	23,363,950	2,330,601	359,565	351,474	181,709	None.	
Totals.....	3,934,170	826,950,405	479,508,810	2,388,334	2,230,084	866,667	9,927	

BRITISH COLONIAL FIRE INSURANCE COMPANY.

Fire—In Canada.....	136,954	20,956,639	16,868,674	82,121	87,660	16,664	None.	
Fire—In other countries.....	20,782	.....	.....	10,604	10,604	None.	None.	
Totals.....	157,736	.....	.....	92,725	98,264	16,664	None.	



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918.—Continued.

THE CANADA ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
Fire—In Canada .....	6	\$	\$	\$	\$	\$	\$	
Fire—In other countries.....	50,045	19,016,749	7,271,447	31,333	27,569	6,947	None.	
Accident .....	None.	None.	62,441	None.	None.	None.	None.	
Automobile (including Fire Risk).....	49,217	18,124,182	11,355,809	23,070	24,435	9,452	None.	
Automobile (excluding Fire Risk).....	15,212	1,271,948	854,050	6,077	6,192	205	None.	
Burglary.....	3,041	6,509,000	4,778,000	13,206	20,762	3,759	None.	
Employers' Liability.....	3,861	625,245	435,462	2,154	804	1,350	None.	Total business December 31, 1918.
Guarantee.....	197,448	3,860,390	2,727,890	139,918	122,425	79,381	None.	
Plate Glass.....	2,819	892,006	630,023	—853	147	2,000	None.	
Sickness .....	20,612	.....	.....	9,479	35,294	2,089	None.	
Totals .....	27,238	.....	.....	25,257	18,502	10,625	None.	
Totals .....	330,483	.....	.....	249,641	256,130	115,808	None.	

THE CANADIAN FIRE INSURANCE COMPANY.

Fire—In Canada.....	506,843	35,003,091	38,244,580	129,062	135,061	17,192	None.	Total business December 31, 1918.
Fire—In other countries.....	10,999	1,492,550	1,032,551	4,095	4,095	None.	None.	
Totals .....	317,842	36,495,641	39,277,131	133,157	139,156	17,192	None.	

THE DOMINION FIRE INSURANCE COMPANY.

Fire .....	318,003	39,240,853	42,035,443	149,089	153,982	5,034	2,500	
Hail .....	48,196	1,045,492	None.	10,713	10,713	None.	None.	
Totals.....	366,199	40,286,345	42,035,443	159,802	164,695	5,034	2,500	



THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY

Fire.....	30,234	4,675,144	7,262,384	9,385	10,329	5,195	None.
Accident.....	219,414	42,550,557	32,751,442	62,642	65,563	24,616	None.
Automobile (including Fire Risk).....	34,933	3,239,128	1,685,391	13,591	14,196	342	None.
Automobile (excluding Fire Risk).....	62,134			16,575	14,252	3,808	None.
Burglary.....	4,537	741,675	662,808	3,706	2,231	1,500	None.
Guarantee.....	42,424	14,205,821	10,800,216	7,412	4,252	7,507	None.
Plate Glass.....	32,071			21,010	39,177	3,512	None.
Sickness.....	128,447			92,067	78,051	27,842	None.
Totals.....	554,194			226,388	228,051	74,322	None.

Total business December 31, 1918.

THE GLOBE INDEMNITY COMPANY OF CANADA.

Fire.....	103,327	21,154,823	18,857,140	49,421	47,210	8,821	None.
Accident.....	219,769	59,265,470	50,000,836	87,242	87,742	32,000	None.
Automobile (excluding Fire Risk).....	83,343	7,296,873	4,487,003	30,591	27,591	10,500	None.
Burglary.....	2,489	603,176	577,241	71	252	None.	None.
Employers' Liability.....	179,593	5,271,000	2,546,000	108,009	89,339	53,437	None.
Guarantee.....	19,362	3,793,402	2,742,802	4,185	5,242	8,000	None.
Sickness.....	145,229			115,625	102,625	33,500	None.
Totals.....	753,112			395,144	360,001	146,258	None.

Total business December 31, 1918.

GUARDIAN INSURANCE COMPANY OF CANADA.

Fire—In other countries.....	88,496			71,623	24,563	47,000	None.
Accident.....	21,988	5,440,920	4,478,587	6,831	6,927	1,970	None.
Automobile (excluding Fire Risk).....	75,025	1,374,616	1,059,074	51,566	39,098	15,615	3,000
Burglary.....	8,158	4,648,231	3,017,227	5,661	3,199	3,193	None.
Employers' Liability.....	64,331			27,203	26,452	21,417	1,700
Guarantee.....	13,086			2,143	1,421	4,845	None.
Plate Glass.....	13,617			6,321	8,239	552	None.
Sickness.....	9,559			13,514	6,608	7,094	None.
Totals.....	294,260			194,862	116,507	101,746	4,700

Total business December 31, 1918.

THE HUDSON BAY INSURANCE COMPANY.

Fire.....	175,032	24,818,421	18,487,708	99,248	111,995	8,160	1,000
Hail.....	None.	None.	None.	None.	None.	None.	None.
Totals.....	175,032	24,818,421	18,487,708	99,248	111,995	8,160	1,000

Total business December 31, 1918.



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918.—Continued.

THE MOUNT ROYAL ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
Fire—In Canada	\$ 494,073	\$ 81,673,720	\$ 65,672,231	\$ 256,189	\$ 264,102	\$ 22,545	\$ 6,143	Total business De-
Fire—In other countries	2,026	232,950	283,450	31	31	None.	None.	cember 31, 1918.
Plate Glass—In Canada	7,716			4,236	4,236	None.		
Total	503,815			260,456	268,369	22,545	6,143	

THE NORTHWEST FIRE INSURANCE COMPANY.

Fire—In Canada	140,577	18,140,374	17,542,831	58,028	68,528	7,154	2,000	Total business De-
Fire—In other countries	3,195	533,278	299,425	1,500	650	1,000	None.	cember 31, 1918.
Totals	143,772	18,673,652	17,842,256	59,528	69,178	8,154	2,000	

THE PACIFIC COAST FIRE INSURANCE COMPANY.

Fire—In Canada	98,914	19,876,360	12,442,777	43,880	49,730	13,196	None.	Total business De-
Fire—In other countries	49,912	15,611,717	4,944,557	48,784	40,378	8,497	None.	cember 31, 1918.
Totals	148,856	35,488,077	17,387,334	92,664	90,108	21,693	None.	



THE WESTERN ASSURANCE COMPANY.

Fire—In Canada.....	800,961	146,218,524	115,481,100	344,937	352,403	56,842	6,600
Fire—In other countries.....	2,545,875	731,381,539	489,539,645	1,208,099	1,330,703	418,136	4,533
Automobile (including Fire Risk).....	8,261	1,318,649	1,046,502	3,616	2,561	1,814	None.
Explosion—In Canada.....	8,148	3,697,806	383,291	None.	None.	None.	None.
Explosion—In other countries.....	31,307	25,315,418	4,887,230	389	None.	439	None.
Inland Trans.—In Canada.....	13,637	8,213,529	1,533,740	6,658	12,288	None.	None.
Inland Trans.—In other countries.....	14,678	10,547,321	705,607	384	3,479	None.	None.
Marine—In Canada.....	93,475	85,746,206	5,197,355	197,417	175,956	45,075	None.
Marine—In other countries.....	3,326,563	507,579,295	48,176,329	2,644,556	2,138,317	1,450,435	12,422
Tornado—In other countries.....	14,354	6,266,029	8,889,174	4,732	4,436	296	None.
Totals.....	6,857,259	1,526,284,316	675,839,973	4,410,788	4,020,143	1,973,037	23,555

ÆTNA INSURANCE COMPANY.

Fire.....	402,403	43,999,232	49,787,916	220,105	232,671	24,491	None.
Automobile (including Fire Risk).....	15,162	1,102,408	823,597	5,161	6,662	165	None.
Tornado.....	1,587	404,885	809,231	None.	50	None.	None.
Totals.....	419,152	45,506,525	51,420,744	225,266	239,383	24,656	None.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Fire.....	357,526	44,092,823	50,287,563	218,866	208,832	28,739	7,500
Accident.....	4,384	967,091	836,492	157	232	55	None.
Automobile (including Fire Risk).....	13,766	600,447	2,539,000	4,290	2,982	2,139	None.
Automobile (excluding Fire Risk).....	11,028	2,539,000	1,754,000	5,196	4,652	1,220	None.
Employers' Liability.....	6,425	675,000	640,000	2,065	1,270	795	None.
Guarantee.....	12,996	4,856,436	4,184,171	6,500	None.	None.	None.
Sickness.....	3,446	.....	.....	2,310	938	1,372	None.
Totals.....	409,571	.....	.....	239,384	218,906	34,320	7,500

AMERICAN CENTRAL INSURANCE COMPANY.

Fire.....	94,377	29,839,276	11,268,420	51,888	51,354	15,201	None.
Tornado.....	1,168	259,400	698,515	12	12	None.	None.
Totals.....	95,545	30,098,676	11,966,935	51,900	51,366	15,201	None.



Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918.—Continued.

AMERICAN LLOYDS, UNDERWRITERS AT.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
Fire	\$	\$	\$	\$	\$	\$	\$	In Canada December 31, 1918.
Sprinkler Leakage	23,630	6,145,986	5,177,736	14,439	13,226	1,263	None.	
Totals	6,680	1,076,900	2,168,210	10,697	16,998	367	None.	
	30,310	7,222,886	7,345,946	25,136	30,224	1,630	None.	

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

Fire	319,035	31,945,134	34,389,350	158,438	168,707	12,421	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	51,255	2,731,984	2,731,984	20,405	16,331	4,074	None.	
Totals	370,290	34,677,218	37,121,334	178,843	185,038	16,495	None.	

BRITISH TRADERS INSURANCE COMPANY, LIMITED.

Fire	90,528	12,395,659	9,087,745	17,755	4,910	12,844	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	443	43,370	43,370	None.	None.	None.	None.	
Automobile (excluding Fire Risk)	252	35,750	35,750	None.	None.	None.	None.	
Totals	91,223	12,474,779	9,166,865	17,755	4,910	12,844	None.	

COLUMBIA INSURANCE COMPANY.

Fire	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	48,368	2,775,146	4,573,875	14,459	16,038	4,924	None.	
Inland Transportation	6,575	746,936	41,050	470	1,220	None.	None.	
Totals	54,943	3,522,082	4,614,925	14,929	17,258	4,924	None.	



CONNECTICUT FIRE INSURANCE COMPANY.

Fire.....	170,310	25,403,154	21,393,246	66,429	97,796	6,400	None. None.	In Canada December 31, 1918.
Hail.....	98,751	5,459,970	None.	31,850	31,842	8		
Totals.....	269,061	30,863,124	21,393,246	98,279	129,638	6,408	None.	

THE CONTINENTAL INSURANCE COMPANY.

								In Canada } 31, 1918.
Fire.....	412,917	54,836,439	46,451,831	206,717	221,655	39,867	None.	None.
Tornado.....	55	18,000	33,000	None.	None.	None.	None.	
Totals.....	412,972	54,854,439	46,484,831	206,717	221,655	39,867	None.	

THE EAGLE STAR AND BRITISH DOMINIONS INSURANCE COMPANY, LIMITED.

Fire.....	124,788	20,338,085	25,756,557	93,048	93,716	12,180	4,000	In Canada December 31, 1918.
Sprinkler Leakage.....	None.	None.	None.	None.	None.	None.	None.	
Totals.....	124,788	20,338,085	25,756,557	93,048	93,716	12,180	4,000	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire.....	628,724	80,866,010	80,205,148	289,658	336,838	23,879	18,844
Accident.....	100,161	29,702,787	24,681,725	41,286	36,326	14,725	None.
Automobile (including Fire Risk).....	36,441	1,509,835	648,309	16,358	14,085	2,272	None.
Automobile (excluding Fire Risk).....	156,976	28,660,000	21,780,000	56,258	51,014	15,030	13,970
Burglary.....	669	86,000	74,000	None.	None.	None.	None.
Employers' Liability .....	652,357	15,144,000	13,819,266	347,573	362,668	81,255	86,050
Guarantee.....	72,546	19,852,984	6,675,879	32,736	36,532	46,290	2,000
Hail.....	137,265	4,466,757	None.	37,061	37,061	None.	None.
Sickness .....	61,215	2,760,375	2,267,875	50,396	42,651	16,380	None.
Totals.....	1,846,354	183,048,748	150,152,202	871,926	917,174	199,831	121,464

In Canada December 31, 1918.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Fire.....	55,503	18,541,921	5,353,856	36,261	37,360	2,861	None. None.	None.	In Canada December 31, 1918.
Automobile (including Fire Risk).....	None.	None.	None.	None.	None.	None.			
Automobile (excluding Fire Risk).....	None.	None.	None.	None.	None.	None.	None.	None.	None.
Totals.....	55,503	18,541,921	5,353,856	36,261	37,360	2,861			



Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—Continued.

FIDELITY PHENIX FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire .....	411,981	50,581,029	43,761,867	200,959	214,934	27,573	None.	In Canada December 31, 1918.
Tornado .....	2,150	497,925	780,465	None.	None.	None.	None.	
Totals	414,131	51,078,954	44,542,332	200,959	214,934	27,573	None.	

FIREMAN'S FUND INSURANCE COMPANY.

Fire .....	195,116	25,769,990	19,718,829	135,479	145,276	25,535	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	12,805	1,039,574	466,260	4,427	4,503	150	None.	
Inland Transportation	5,911	1,252,781	246,833	5,434	2,877	2,556	None.	
Totals	213,832	28,062,345	20,431,922	145,340	152,656	28,241	None.	

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Fire .....	393,903	47,183,708	48,635,501	216,199	232,188	28,961	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)	10,888	1,303,112	1,051,988	2,363	2,289	74	29,035	
Totals	404,791	48,486,820	49,687,489	218,562	234,477	29,035	29,035	

GLENS FALLS INSURANCE COMPANY.

Fire .....	219,957	29,421,536	22,604,716	88,339	103,171	6,755	6,000	In Canada December 31, 1918.
Automobile (including Fire Risk)	24,688	1,656,862	1,185,388	10,564	7,949	3,775	2,500	
Hail .....	98,771	1,567,357	None.	31,589	31,589	None.	None.	
Totals	343,416	32,645,755	23,790,104	130,492	142,709	10,530	8,500	



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THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Fire.....	667,104	85,009,552	72,036,520	402,536	357,195	139,499	None.	In Canada December 31, 1918.
Explosion.....	97,592	26,060,095	11,198,054	5,498	5,353	145	None.	
Totals.....	764,696	111,069,647	83,234,574	408,034	362,548	139,644	None.	

GREAT AMERICAN INSURANCE COMPANY.

Fire.....	492,257	77,172,025	59,248,740	343,890	390,173	54,818	None.	In Canada December 31, 1918.
Automobile (including Fire Risk).....	10,317	611,401	280,067	3,077	1,731	1,346	None.	
Hail.....	150,616	2,263,488	None.	77,671	75,281	2,786	None.	
Sprinkler Leakage.....	13	None.	10,000	95	95	None.	None.	
Tornado.....	1,041	372,025	562,888	None.	None.	None.	None.	
Totals.....	654,244	80,418,939	60,101,695	424,733	467,280	58,950	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	1,131,407	131,038,582	139,730,921	639,344	601,926	121,931	None.	In Canada December 31, 1918.
Automobile (including Fire Risk).....	34,790	4,547,132	2,342,602	4,636	6,165	119	None.	
Explosion.....	7,270	3,042,827	1,184,881	None.	None.	None.	None.	
Hail.....	498,521	7,765,631	None.	153,453	153,453	None.	None.	
Inland Transportation .....	55,972	110,325	12,850	52,649	50,396	2,252	None.	
Sprinkler Leakage.....	13,111	3,406,150	4,826,835	9,415	10,695	None.	None.	
Tornado.....	9,637	2,542,660	4,947,825	35,120	67,040	50	None.	
Totals.....	1,750,708	152,453,307	153,045,914	894,617	889,675	124,352	None.	

HOME INSURANCE COMPANY.

Fire.....	1,207,793	137,747,232	133,781,362	651,795	615,563	196,290	1,000	In Canada December 31, 1918.
Automobile (including Fire Risk).....	61,105	5,328,773	2,328,984	25,365	22,373	4,725	None.	
Explosion.....	10,123	2,812,537	1,462,523	None.	None.	None.	None.	
Hail.....	727,749	10,451,872	None.	208,486	209,196	522	5,000	
Sprinkler Leakage .....	5,492	1,398,250	2,264,550	2,885	5,595	50	None.	
Tornado.....	17,140	3,569,264	10,379,003	16,914	16,159	981	None.	
Totals .....	2,029,402	161,307,928	150,216,422	905,445	868,886	202,568	6,000	



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion and of Fire, etc.,  
business done by Companies transacting Fire and other classes of Insurance, for 1918—Continued.

INSURANCE COMPANY OF NORTH AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$ 643,429	\$ 101,463,424	\$ 94,260,078	\$ 337,119	\$ 359,181	\$ 35,645	\$	In Canada December 31, 1918.
Automobile (including Fire Risk) ..	35,104	1,729,312	962,557	12,949	12,879	452	None.	
Automobile (excluding Fire Risk) ..	2,370	142,200	90,400	1,111	1,191	None.	None.	
Explosion .....	11,029	4,031,000	888,200	None.	None.	None.	None.	
Inland Transportation .....	8,916	834,526	80,741	3,503	3,508	229	None.	
Totals.....	700,848	108,200,462	96,281,976	354,717	376,759	36,326	None.	

THE INSURANCE COMPANY OF THE STATE OF PA.

Fire .....	157,265	23,179,811	15,765,442	130,531	123,607	28,183	None.	In Canada December 31, 1918.
Tornado .....	832	276,850	400,150	None.	None.	None.	None.	
Totals.....	158,097	23,456,661	16,165,592	130,531	123,607	28,183	None.	

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire .....	277,441	36,509,199	42,276,456	156,196	165,423	14,294	5,400	In Canada, December 31, 1918.
Accident .....	14,296	3,965,557	4,206,643	7,403	6,459	5,381	None.	
Burglary .....	1,334	249,283	146,883	1,476	3,220	1,125	None.	
Employers' Liability .....	51,603	.....	.....	48,087	27,561	35,591	625	
Plate Glass .....	8,809	.....	.....	2,933	2,937	None.	None.	
Sickness .....	5,339	.....	.....	7,617	6,010	1,682	None.	
Totals.....	358,822	.....	.....	223,719	211,610	58,073	6,025	



THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire.....	500,795	54,693,653	49,604,227	239,389	225,052	99,008	None.	In Canada December 31, 1918.
Accident.....	123,462	20,787,500	17,346,500	62,595	68,275	20,150	None.	
Automobile (including Fire Risk)....	20,037	2,803,784	1,569,084	12,675	11,733	1,588	None.	
Automobile (excluding fire risk).....	73,357	17,790,000	9,315,000	20,395	13,153	10,815	None.	
Employers' Liability.....	486,583	6,480,000	5,710,000	338,595	298,050	199,559	None.	
Guarantee.....	119,235	39,549,302	32,372,239	9,566	13,376	16,065	25,000	
Sickness.....	30,118	.....	.....	19,514	17,499	5,960	None.	
Totals.....	1,353,587	.....	.....	702,729	647,138	353,145	25,000	

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Fire.....	890,344	107,153,093	120,332,759	427,451	399,313	88,135	7,500	In Canada December 31, 1918.
Automobile (including Fire Risk)....	19,181	1,791,152	1,316,322	11,570	8,935	1,920	715	
Totals.....	909,525	108,944,245	121,649,081	439,021	408,248	90,055	8,215	

THE MARINE INSURANCE COMPANY, LIMITED.

Fire.....	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)....	69,520	4,839,363	4,026,908	20,363	23,399	5,364	None.	
Inland Transportation.....	46,418	115,574,642	None.	87	87	None.	None.	
Totals.....	115,938	120,414,005	4,026,908	20,450	23,486	5,364	None.	

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire.....	99,467	11,400,898	15,797,299	66,703	52,560	4,968	None.	In Canada December 31, 1918.
Automobile (including Fire Risk)....	20,705	926,420	658,150	16,470	25,077	7,100	None.	
Totals.....	120,172	12,327,318	16,455,449	83,173	77,637	12,068	None.	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	593,987	65,388,447	62,187,184	298,089	296,654	39,255	None.	
Tornado.....	1,205	316,017	536,953	20,665	20,665	None.	None.	
Totals.....	595,252	65,704,464	62,724,137	319,354	317,319	39,255	None.	



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—Continued.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$ 181,518	\$ 27,175,774	\$ 19,059,839	\$ 147,946	\$ 175,137	\$ 15,491	\$ None.	In Canada December 31, 1918.
Tornado .....	717	141,100	632,700	None.	None.	None.	None.	
Totals.....	182,235	27,316,874	19,692,539	147,946	175,137	15,491	None.	

NIAGARA FIRE INSURANCE COMPANY.

Fire.....	197,405	28,759,417	22,496,999	115,517	115,591	27,523	None.	In Canada December 31, 1918.
Automobile (including Fire Risk) ..	4,845	308,796	198,128	1,053	876	177	.....	
Explosion.....	289	125,000	125,000	None.	None.	None.	None.	
Tornado.....	189	40,000	40,000	None.	None.	None.	None.	
Totals.....	202,728	29,233,213	22,860,127	116,570	116,467	27,700	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	245,794	21,861,007	27,633,455	119,523	133,692	11,128	None.	In Canada December 31, 1918.
Automobile (including Fire Risk) ..	10,259	593,150	504,560	5,123	3,546	1,576	None.	
Hail.....	4	None.	None.	None.	None.	None.	None.	
Tornado.....	492	133,925	324,435	None.	None.	None.	None.	
Totals.....	256,549	22,588,082	28,462,450	121,616	137,238	12,704	None.	



NORWICH UNION FIRE INSURANCE SOCIETY.

Fire.....	857, 166	85, 543, 171	113, 688, 693	450, 707	466, 246	49, 317	27, 405	In Canada, December 31, 1918.
Accident.....	37, 668	13, 403, 300	7, 773, 534	9, 830	10, 152	1, 993	None.	
Automobile (including Fire Risk).....	44, 968	3, 726, 793	2, 375, 168	23, 811	18, 706	6, 359	None.	
Automobile (excluding Fire Risk).....	40, 185	10, 847, 250	7, 814, 750	16, 488	11, 755	4, 843	3, 600	
Employers Liability.....	32, 183	2, 387, 500	1, 773, 334	15, 619	11, 964	7, 183	1, 875	
Plate Glass.....	10, 981	.....	.....	5, 940	7, 580	1, 653	None.	
Sickness.....	23, 203	.....	.....	24, 103	17, 817	7, 076	None.	
Totals.....	1, 046, 354	.....	.....	546, 498	544, 220	78, 424	32, 880	

OCEAN ACCIDENT AND GUARANTEE CORPORATION LIMITED.

Fire.....	310, 239	39, 593, 555	37, 383, 908	200, 085	205, 985	13, 805	None.	In Canada December 31, 1918.
Accident.....	159, 261	33, 153, 349	24, 089, 766	60, 884	54, 599	20, 750	1, 500	
Automobile (including Fire Risk).....	54, 287	.....	.....	17, 584	16, 634	1, 600	None.	
Automobile (excluding Fire Risk).....	95, 142	27, 205, 149	20, 367, 627	30, 593	36, 343	10, 200	None.	
Burglary.....	1, 976	327, 599	365, 949	1, 926	1, 776	150	None.	
Employers' Liability.....	213, 902	8, 341, 990	7, 509, 499	86, 655	105, 502	79, 746	None.	
Guarantee.....	23, 148	8, 077, 292	5, 798, 592	11, 379	13, 904	1, 000	None.	
Plate Glass.....	54, 155	.....	.....	24, 663	25, 258	510	None.	
Sickness.....	76, 057	.....	.....	44, 076	38, 486	11, 455	None.	
Totals.....	988, 167	.....	.....	477, 845	498, 487	139, 216	1, 500	

THE PHENIX INSURANCE COMPANY, HARTFORD, CONN.

Fire.....	396, 995	67, 385, 175	58, 167, 683	228, 753	275, 584	24, 569	632	In Canada December 31, 1918.
Automobile (including Fire Risk).....	19, 551	.....	.....	13, 415	10, 724	2, 691	None.	
Totals.....	416, 546	.....	.....	242, 168	286, 308	27, 260	632	

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire.....	221, 319	32, 949, 194	24, 637, 466	142, 249	168, 329	11, 428	None.	In Canada December 31, 1918.
Automobile (including Fire Risk).....	19, 523	1, 631, 827	640, 189	8, 471	8, 881	425	None.	
Automobile (excluding Fire Risk).....	2, 603	127, 400	77, 400	1, 859	1, 814	650	None.	
Totals.....	243, 445	34, 708, 421	25, 355, 055	152, 579	179, 024	12, 503	None.	



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—Continued.

QUEEN INSURANCE COMPANY OF AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES..		Remarks.
						Not Resisted.	Resisted.	
Fire	\$	\$	\$	\$	\$	\$	\$	
Automobile (including Fire Risk).	682,427	68,881,581	85,258,176	307,465	381,137	22,548	10,000	{ In Canada December 31, 1918.
Automobile (excluding Fire Risk).	46,893	2,537,845	2,021,437	19,339	20,214	1,625	None.	
Automobile (excluding Fire Risk).	11,587	223,000	310,000	7,560	7,985	900	None.	
Inland Transportation....	13	112,600	None.	None.	None.	None.	None.	
Totals .....	740,920	71,753,026	87,589,613	334,461	409,366	35,073	10,000	

ROYAL EXCHANGE ASSURANCE.

Fire	614,421	80,517,274	78,650,461	260,681	289,841	20,264	None.	{ In Canada December 31, 1918.
Accident	8,766	2,763,250	2,215,250	2,183	2,669	699	None.	
Automobile (including Fire Risk).	36,770	2,436,804	1,874,323	20,303	21,374	—331	None.	
Automobile (excluding Fire Risk).	33,568	5,402,000	4,703,000	11,741	9,384	3,313	None.	
Employers' Liability	31,629	1,080,000	990,000	11,438	4,905	8,780	None.	
Sickness	7,173	.....	.....	5,391	6,281	1,205	None.	
Totals	738,327	.....	.....	311,740	334,454	33,930	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire	352,206	61,887,171	43,978,166	248,100	284,084	29,368	None.	{ In Canada December 31, 1918.
Automobile (including Fire Risk).	55,527	2,542,769	2,542,769	32,762	41,314	5,961	None.	
Inland Transportation....	29,581	80,142,731	2,040,230	30,416	29,649	1,577	None.	
Tornado	10,375	2,338,481	4,616,542	3,916	3,822	94	None.	
Totals.....	447,689	146,911,152	53,177,707	315,194	358,869	37,000	None.	



SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	416,672	53,562,761	63,707,840	212,815	248,928	17,815	1,668	In Canada December 31, 1918.
Automobile (including Fire Risk).....	9,096	1,015,014	678,389	12,652	12,789	None.	None.	
Sprinkler Leakage.....	1,196	377,400	403,150	261	261	923	None.	
Tornado.....	627	165,433	351,440	14,439	14,439	None.	None.	
Totals.....	427,591	55,120,608	65,140,819	240,167	276,417	18,738	1,668	-

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire.....	353,320	50,555,690	46,471,072	203,822	194,874	45,284	None.	In Canada December 31, 1918.
Sprinkler Leakage.....	938	172,000	217,844	107	304	304	None.	
Tornado.....	5,405	1,481,085	2,063,875	7,843	21,516	316	None.	
Totals.....	359,663	52,208,775	48,752,791	211,772	216,694	45,904	None.	

UNION ASSURANCE SOCIETY, LIMITED.

Fire.....	661,995	80,655,123	79,054,554	274,949	295,859	28,788	2,000	In Canada December 31, 1918.
Inland Transportation.....	6,820	22,221,260	75,000	None.	971	None.	None.	
Totals.....	668,815	102,876,388	79,129,554	274,949	296,830	28,788	2,000	

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Fire.....	289,329	36,848,472	28,465,498	117,263	106,659	11,288	None.	Total business December 31, 1918.
Automobile (including Fire Risk).....	9,118	603,689	533,947	1,253	1,190	64	None.	
Automobile (excluding Fire Risk).....	1,874	184,564	128,487	2,683	2,683	None.	None.	
Inland Transportation.....	1,882	1,883,846	48,125	62	62	None.	None.	
Totals.....	302,203	39,520,571	29,176,057	121,261	110,594	11,352	None.	

THE UNION MARINE INSURANCE COMPANY, LIMITED.

Fire.....	None.	None.	None.	None.	None.	None.	None.	In Canada December 31, 1918.
Automobile (including Fire Risk).....	921	50,800	47,700	None.	None.	None.	None.	
Totals.....	921	50,800	47,700	None.	None.	None.	None.	



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1918—Concluded.

WESTCHESTER FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk. at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Resisted.	Resisted.	
Fire .....	\$ 223,979	\$ 33,885,088	\$ 23,656,422	\$ 151,691	\$ 166,287	\$	\$	In Canada December 31, 1918.
Hail .....	98,751	3,957,360	None.	31,808	31,808	14,799 None.	None. None.	
Totals. ....	322,730	37,842,448	23,656,422	183,499	198,095	14,799	None.	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire..	449,825	43,308,253	56,149,828	237,193	253,915	23,932	9,287	In Canada December 31, 1918.
Accident...	12,214	2,467,200	1,824,700	4,168	2,768	1,500	None.	
Automobile (excluding Fire Risk)..	35,538	930,000	554,000	12,725	8,678	5,000	None.	
Employers' Liability	59,887	1,970,000	1,900,000	29,911	34,911	25,000	None.	
Live Stock	32,023	720,290	293,494	18,881	16,198	3,283	None.	
Plate Glass.....	7,602	.....	.....	710	5,641	600	None.	
Sickness..	8,296	.....	.....	6,205	5,415	1,500	None.	
Totals	605,385	.....	.....	309,793	327,526	60,815	9,287	



## SESSIONAL PAPER No. 9

## FIRE INSURANCE transacted in Canada in 1918.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1917.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of pre- miums received.	The same for 1917.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire.....	29,137,614	406,622 82	1.40	1.28	201,120 50	100,702 64	50.07	37.13
Beaver Fire.....	6,393,054	101,548 69	1.59	1.57	36,695 41	6,245 80	17.02	17.98
British America.....	113,076,973	1,057,550 18	.95	1.00	667,522 65	328,974 52	49.28	44.45
British Colonial.....	20,956,639	282,513 33	1.35	1.39	136,953 89	87,660 09	64.01	65.65
British Northwestern..	14,100,920	146,079 56	1.04	1.50	82,748 18	54,099 71	65.38	32.75
Canada Accident.....	19,016,749	165,942 34	.87	.91	50,045 12	27,568 56	55.09	46.19
Canada National.....	22,520,425	330,178 33	1.47	1.41	189,094 44	90,462 94	47.84	40.81
Canadian Fire.....	35,003,091	511,825 75	1.46	1.44	306,843 04	135,060 75	44.02	35.25
Canadian Lumbermen's.	1,571,050	36,973 54	2.35	2.27	1,199 80	None.		
Dominion Fire.....	39,240,853	508,429 58	1.30	1.27	318,003 05	153,982 31	48.42	59.56
Dominion of Can. Gtee. and Acct.....	4,675,144	51,661 41	1.11	1.17	30,233 91	10,328 85	34.16	45.18
Fire Insurance of Co. of Canada.....	2,947,543	28,697 05	.97		None.	None.		
Globe Indemnity.....	21,154,823	219,513 97	1.03	1.04	103,326 79	47,210 03	45.69	31.47
Guardian Insurance Co of Canada.....	None.	None.			None.	None.		
Hudson Bay.....	24,818,421	317,988 53	1.28	1.26	175,031 55	111,995 13	63.99	54.89
Imperial Underwriters..	27,368,369	241,629 16	.88	.90	107,654 14	47,860 17	44.45	29.69
Liverpool Manitoba.....	47,525,598	512,275 72	1.12	1.15	268,708 43	117,551 50	43.75	38.04
London Mutual.....	77,034,694	729,377 64	.95	.96	402,127 75	258,604 61	64.31	52.20
Mercantile Fire.....	36,883,488	333,096 95	.90	.98	272,429 61	155,238 80	56.98	41.05
Mount Royal.....	81,673,720	957,839 62	1.17	1.15	494,073 04	264,101 77	53.45	49.08
North Empire.....	19,193,862	219,402 45	1.14	1.63	102,365 73	63,864 00	62.39	71.65
North West.....	18,140,374	213,517 49	1.18	1.17	140,577 20	68,528 43	48.75	66.92
Occidental.....	27,375,072	323,812 46	1.18	1.63	204,166 66	100,524 34	49.25	51.64
Pacific Coast.....	19,876,360	207,761 74	1.05	1.16	98,944 00	49,730 12	50.26	46.80
Quebec.....	40,158,039	367,933 43	.92	.94	302,446 73	107,365 21	35.50	58.45
Western.....	146,218,524	1,442,046 08	.99	1.10	800,960 67	352,402 60	44.00	69.99
Totals.....	896,061,399	9,714,217 82	1.08	1.14	5,493,272 29	2,740,062 88	49.88	49.69
<i>British Companies.</i>								
Alliance.....	44,092,823	395,509 81	.90	.94	357,525 65	208,832 25	58.41	41.79
Atlas.....	54,336,189	662,018 58	1.22	1.16	560,056 37	305,348 39	54.52	56.34
British Crown.....	31,945,134	415,227 80	1.30	1.41	319,035 28	168,707 11	52.88	65.47
British Traders.....	12,395,659	126,323 74	1.01		90,528 19	4,910 37	54.24	
Caledonian.....	52,055,517	564,682 95	1.08	1.08	467,411 33	226,912 67	48.55	46.91
Car and General.....	None.	None.			None.	None.		
Century.....	23,201,899	205,731 19	.89	.99	141,371 72	95,756 08	67.73	62.86
Commercial Union.....	162,035,912	1,549,554 07	.96	.88	1,090,401 73	654,940 97	60.06	47.05
Eagle Star and British Dominion.....	20,338,085	195,968 25	.96	1.05	124,787 64	93,715 69	75.10	60.69
Employers' Liability....	80,866,010	790,884 46	.98	1.03	628,724 04	336,838 12	53.57	41.10
General Accident Fire and Life.....	47,183,708	483,364 15	1.02	1.07	393,903 35	232,188 47	58.95	54.16
Guardian Assurance.....	137,970,752	1,583,702 65	1.15	1.14	1,339,833 84	736,998 42	55.01	51.24
Law Union and Rock...	36,506,199	325,048 12	.89	1.02	277,441 10	165,422 58	59.62	56.52
Liverpool and London and Globe.....	155,232,665	1,737,307 85	1.12	1.10	1,405,866 44	738,448 37	52.53	47.19
London Guarantee and Accident.....	54,693,653	611,448 60	1.12	1.10	500,795 07	225,052 45	44.94	33.78
London and Lancashire Fire.....	107,153,093	1,087,484 90	1.02	.97	890,344 34	399,313 01	44.85	51.60
London Assurance.....	46,117,342	453,579 72	.98	1.03	382,191 16	191,119 53	50.00	47.07
Marine Insurance Co....	None.	None.			None.	None.		
National Benefit.....	116,250	1,863 06	1.60		382 09	100 00	26.17	
North British and Mer- cantile.....	120,693,745	1,292,998 88	1.07	1.12	1,076,982 17	578,480 47	53.71	37.42
Northern Assurance Co..	94,213,077	1,163,294 77	1.23	1.22	977,781 55	650,141 48	66.49	57.48
Norwich Union Fire.....	85,543,171	969,679 64	1.13	1.12	857,165 64	466,246 39	54.39	58.02



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FIRE INSURANCE transacted in Canada in 1918.—*Continued.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1917.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1917.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>British Companies—Con.</i>								
Ocean Accident and Guarantee .....	39,593,555	396,469 86	1.00	1.11	310,238 79	205,985 13	66.40	46.56
Palatine .....	44,397,791	447,043 34	1.00	1.10	340,266 95	165,436 37	40.62	49.01
Phoenix of London.....	112,133,514	1,397,051 72	1.25	1.25	1,090,477 55	497,672 91	40.63	54.01
Provincial .....	9,744,134	79,004 03	.81	.77	69,256 27	34,789 18	50.23	144.37
Queensland .....	8,866,307	94,218 91	1.06	...	39,916 53	8,443 64	21.15	...
Royal Exchange.....	80,517,274	758,525 20	.94	.97	614,420 79	289,840 98	47.17	57.93
Royal Insurance .....	180,198,900	1,991,567 82	1.11	1.09	1,682,583 11	946,809 69	56.27	50.26
Scottish Metropolitan.	None.	None.	.....	...	None.	None.	.....	...
Scottish Union and National .....	53,562,761	498,161 21	.93	.99	416,671 90	248,928 35	59.74	61.85
Sun Insurance office....	87,963,278	887,987 93	1.01	1.03	712,182 72	374,230 76	52.55	50.93
Union Assurance Society	80,655,128	845,006 65	1.05	1.08	661,995 36	295,859 41	44.69	51.90
Union Insurance of Canton. ....	36,848,472	405,669 98	1.10	1.04	289,329 28	106,659 22	36.86	...
Union Marine .....	None.	None.	...	...	None.	None.	...	...
Yorkshire.....	43,308,253	541,988 96	1.21	1.21	449,824 85	253,914 71	56.45	67.03
Totals.....	2,144,480,250	22,958,368 80	1.08	1.08	18,559,695 80	9,908,043 17	53.38	51.22
<i>Foreign Companies.</i>								
Aetna Insurance Co. ....	43,999,232	501,255 61	1.14	1.09	402,403 28	232,671 52	57.82	53.12
Agricultural .....	1,898,784	30,844 27	1.62	.152	11,790 43	2,812 99	23.86	11.04
Alliance Insurance.....	21,151,665	167,369 14	.79	.85	121,256 50	54,085 92	44.60	64.10
American Central .....	29,839,276	250,990 06	.84	.95	94,377 18	51,353 98	54.41	29.77
American Insurance .....	8,260,610	96,172 50	1.16	1.36	85,710 82	46,221 07	53.93	33.58
American Lloyds.....	6,145,986	25,261 90	.41	.39	23,629 83	13,225 66	56.10	88.44
Automobile .....	None.	None.	...	...	None.	None.	...	...
Boston .....	4,111,213	56,909 69	1.38	...	22,176 82	20,567 79	92.74	...
California .....	11,919,922	89,607 16	.75	1.16	61,757 74	19,650 79	31.82	22.37
Citizens' of Missouri.....	4,348,812	61,459 87	1.41	1.42	17,204 09	2,939 64	17.09	7.03
Columbia .....	None.	None.	...	...	None.	None.	...	...
Commercial Union of N. Y.....	962,594	13,729 55	1.43	1.49	7,654 27	1,729 27	22.59	12.95
Connecticut .....	25,403,154	284,549 82	1.12	1.14	170,310 06	97,796 41	57.42	44.24
Continental Insurance....	54,836,439	605,059 08	1.10	.99	412,916 59	221,654 66	53.68	75.08
Equitable Fire and Marine .....	18,541,921	218,232 75	1.18	1.08	55,503 12	37,360 42	67.31	52.36
Fidelity-Phoenix .....	50,581,029	569,165 29	1.13	1.05	411,981 05	214,934 09	52.17	66.92
Fire Association of Phila.	5,679,189	79,745 86	1.40	...	58,518 66	30,086 86	51.41	...
Fireman's Fund.....	25,769,990	242,373 88	.94	.98	195,115 61	145,276 27	74.46	49.07
Firemen's Insurance.....	9,317,110	108,872 95	1.17	1.30	86,855 29	43,694 47	50.31	62.17
General of Paris.....	17,975,747	160,663 73	.89	1.04	118,700 67	57,805 75	48.70	57.60
Glens Falls.....	29,421,536	224,252 82	.76	.99	219,957 01	103,171 46	46.91	47.36
Globe and Rutgers....	85,009,552	830,170 05	.98	.91	667,103 98	357,195 04	53.54	45.70
Great American.....	77,172,025	712,447 97	.92	.94	492,256 76	390,173 49	79.26	56.11
Hartford Fire .....	131,038,582	1,331,372 95	1.02	1.05	1,131,406 52	601,926 46	53.20	48.87
Home Insurance.....	137,747,232	1,496,906 03	1.09	1.09	1,207,792 87	615,563 02	50.97	50.03
Insurance Co. of North America .....	101,463,424	870,485 46	.86	.89	643,428 92	359,181 29	55.82	54.66
Insurance Co. of State of Pa. ....	23,179,811	202,753 45	.87	1.12	157,264 51	123,606 84	78.60	61.10
Lumbermen's Underwriting Alliance .....	6,872,910	124,809 17	1.81	...	103,935 97	19,163 39	18.44	...
Manufacturing Lumbermen's .....	8,327,100	151,402 89	1.82	...	128,114 20	8,544 11	6.67	...
Mechanics and Traders.	1,171,347	26,082 82	2.23	...	25,018 77	15,293 33	61.13	...
Merchants Fire .....	1,216,216	19,621 26	1.61	1.68	14,882 62	3,446 71	23.16	22.71
Millers National.....	4,782,160	59,789 90	1.25	1.07	40,613 24	29,204 51	71.90	88.50
National-Ben Franklin..	11,400,808	132,120 39	1.16	1.15	99,467 30	52,560 00	52.84	48.09
National Fire of Hartford .....	65,388,447	720,236 84	1.10	1.09	593,987 49	296,653 79	49.94	58.27



## SESSIONAL PAPER No. 9

FIRE INSURANCE transacted in Canada in 1918.—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1917.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1917.
<i>Foreign Companies—Con.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
National Union Fire.....	27,175,774	241,823 15	.89	1.01	181,517 70	175,137 29	96.48	65.70
La Nationale.....	45,377,495	448,578 53	.99	1.09	389,161 33	141,246 79	36.30	55.67
Newark.....	1,075,985	17,217 94	1.60	.....	10,676 07	5,747 82	53.77	.....
New Hampshire.....	1,784,567	28,530 26	1.60	.....	11,454 57	3,014 08	26.31	.....
New Jersey.....	3,341,764	47,161 77	1.41	.....	35,610 16	20,522 52	57.63	.....
Niagara Fire.....	28,759,417	314,968 20	1.10	1.17	197,404 62	115,591 14	58.56	54.21
Northwestern Mutual....	1,181,690	19,106 30	1.62	.....	11,876 85	2,250 58	18.95	.....
Northwestern National..	21,861,007	261,805 53	1.20	1.20	245,794 43	133,691 53	54.39	52.39
Phenix of Paris.....	23,689,850	197,314 29	.83	.97	140,529 77	56,682 56	40.33	38.63
Phoenix of Hartford.....	67,385,175	722,179 00	1.07	1.08	396,995 41	275,584 12	69.42	44.61
Providence Washington..	32,949,194	292,300 26	.89	.93	221,318 94	168,328 63	76.06	50.80
Queen of America.....	68,881,581	840,772 44	1.22	1.16	682,427 26	381,136 82	55.85	52.68
St. Paul Fire and Marine	61,887,171	552,296 11	.89	1.03	352,206 26	284,083 75	80.65	65.23
Springfield Fire and Marine.....	50,555,690	451,289 95	.89	.82	353,320 07	194,874 37	55.16	63.78
Stuyvesant.....	8,079,706	97,180 46	1.20	1.16	64,451 88	83,470 10	129.51	110.25
L'Union, Paris, France..	23,163,093	283,165 84	1.22	1.18	231,196 91	145,211 71	62.81	59.19
Vulcan.....	4,288,442	42,732 04	.99	.....	47,402 07	15,197 34	32.06	.....
Westchester.....	33,885,088	377,144 71	1.11	1.24	223,975 25	166,286 61	74.24	50.22
Totals.....	1,530,256,602	15,700,286 89	1.03	1.03	11,680,411 72	6,637,608 76	56.83	55.63
Grand Totals.....	4,570,798,251	48,372,873 51	1.06	1.07	35,733,379 81	19,285,714 91	53.97	52.42



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TABLE I.—Showing Total Assets, and their Nature of Canadian Companies doing business of Fire and other Insurance.

CANADIAN COMPANIES—ASSETS AT DEC. 31, 1918.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Cash on hand and in Banks.	Interest and Rents due and Accrued.	Agents' Balances and Premiums uncollected.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	16,894 00	15,000 00	228,165 00	442,703 60	20,606 12	22 92	39,250 92	5,921 24	771,563 80	Fire and Hail.
Beaver Fire .....	None.	62,704 74	215,379 15	None.	43,615 31	6,125 19	10,998 80	1,642 06	340,465 25	Fire.
British America.....	220,000 00	4,200 00	2,096,747 20	234,034 80	406,969 13	33,676 87	1,072,069 94	21,129 38	4,088,827 32	Fire, Auto, Hail and Inland Transportation.
British Colonial ..	None.	None.	145,714 32	None.	89,616 50	2,707 94	27,432 01	10,818 02	276,288 79	Fire.
British Northwestern	None.	123,867 86	121,458 21	43,650 00	(a) 36,791 98	8,524 40	17,402 82	21,795 28	373,490 55	Fire.
Canada Accident.....	None.	None.	462,446 12	18,000 00	25,295 58	5,704 74	55,256 81	20,675 22	587,378 47	Fire, Accident, Auto., Burglary, Guarantee, Plate Glass and Sickness.
Canada National.....	336,778 59	1,076,131 29	377,691 37	None.	(b) 307,321 62	190,741 18	45,640 11	21,746 84	2,356,051 00	Fire.
Canadian Fire.....	125,000 00	152,912 70	606,643 50	None.	(c) 61,737 81	3,470 50	50,326 09	(d) 4,719 64	1,560,438 04	Fire.
Canadian Lumbermen's	None.	None.	35,506 69	None.	864 36	82 87	3,003 95	None.	39,457 87	Fire.
Dominion Fire.....	None.	14,000 00	(e) 381,545 28	(c) 42,527 80	19,704 81	3,889 70	37,521 12	(f) 27,335 82	526,527 53	Fire and Hail.
Dominion of Canada	None.	None.	782,575 86	None.	27,760 30	12,506 83	112,980 54	5,283 80	941,107 33	Fire, Accident, Auto, Burglary, Guarantee Plate Glass and Sickness.
G'tee and Acc't.....										
Fire Insurance Co. of Canada	None.	None.	100,600 00	None.	17,854 64	921 25	13,260 39	7,219 98	139,856 26	Fire.
Globe Indemnity.....	29,204 33	10,500 00	557,879 62	None.	90,500 75	6,982 28	147,364 77	(g) 9,699 68	852,131 43	Fire, Accident, Auto, Burglary, Guarantee Sickness.
Guardian Insurance Co. of Canada.....	None.	None.	465,554 03	None.	27,038 67	5,541 71	167,051 12	11,126 79	676,312 32	Fire, Accident, Auto, Burglary, Guarantee P. Glass and Sickness
Hudson Bay. ....	63,908 65	56,242 41	93,020 63	None.	69,581 42	7,605 02	34,768 81	None.	325,126 94	Fire.
Imperial Underwriters	10,350 00	111,496 31	178,103 20	None.	46,274 30	11,423 18	32,406 80	1,115 83	391,169 62	Fire.
Liverpool Manitoba	None.	None.	847,252 00	None.	76,828 38	10,340 33	41,189 75	977 33	976,587 79	Fire.
London Mutual.....	131,727 05	11,996 70	215,134 40	700 00	58,102 76	3,107 58	49,053 78	14,608 85	(h) 484,431 15	Fire.



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Mercantile Fire.....	None.	None.	430,565 35	None.	61,067 65	6,286 38	46,314 37	1,500 09	545,733 84	Fire.
Mount Royal.....	None.	None.	602,770 00	522,841 00	178,636 48	7,091 38	101,133 61	(i) 23,885 54	1,436,358 01	Fire.
North Empire.....	20,965 56	112,233 58	74,644 45	43,200 00	42,762 46	5,230 47	31,693 63	6,976 50	337,706 65	Fire.
North West Fire.....	None.	124,633 25	151,213 31	None.	54,196 35	9,295 67	13,089 29	206 93	352,634 80	Fire.
Occidental Fire.....	6,000 00	103,080 40	(e) 367,473 40	None.	46,879 30	8,823 97	53,464 06	14,831 21	600,552 34	Fire.
Pacific Coast Fire.....	188,522 83	241,153 56	(j) 462,723 36	10 512 00	67,942 93	6,575 03	38,020 26	20,868 74	1,036,318 71	Fire.
Quebec.....	82,205 34	None.	397,972 13	36,986 67	168,141 80	6,294 12	49,321 90	14 00	740,935 96	Fire.
Western.....	200,000 00	None.	3,077,970 85	809,966 90	1,825,688 63	46,639 56	1,080,112 05	138,042 41	7,178,415 40	Fire, Auto, Explosion, Inland Transport'n, and Tornado.
Totals.....	1,431,556 38	2,223,142 80	13,476,752 43	2,205,122 77	4,427,413 04	409,610 87	3,370,127 70	392,141 18	27,935,867 17	

(e) Including \$17,000 guaranteed investment deposit (secured by allocation of mortgage loans). (b) Including \$235,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1921 with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire. (c) Including \$552,823.58 guaranteed investment deposit (secured by allocation of mortgage loans). (d) Including \$785 loan on collateral. (e) Book value, the excess of the book value over the market value is provided for in the investment reserve fund in the liabilities. (f) Including \$15,150 loans on collateral. (g) Including \$1,571.53 loans on collateral. (h) Not including \$259,764.04 unpaid on premium notes in force, of which \$103,937.19 is usually assessable and the balance, \$155,826.85, usually unassessable. (i) Including \$20,000 loans on collaterals. (j) In this amount are included at their book value \$264,787.66 National Finance Co. debts. and \$53,000 Richlands Orchards debts., both of which companies are in liquidation. See liabilities.



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TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1918.

Companies.	Unsettled Losses (Fire).	Unsettled Losses (Other).	Reserve of Unearned Premiums (Fire).	Reserve of Unearned Premiums (Other).	Sundry Liabilities (Fire and Other).	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	(Capital Stock paid in cash.	Nature of Business.
Acadia Fire.....	\$ cts. 4,400 90	None.	\$ cts. 135,218 73	None.	\$ cts. 74,121 58	\$ cts. 213,741 21	\$ cts. 557,822 59	\$ cts. 400,000 00	Fire and Hail.
Beaver Fire.....	1,072 50	None.	34,558 64	None.	(a) 34,758 35	70,389 49	270,075 76	180,300 00	Fire.
British America.....	429,494 49	447,099 67	1,657,620 21	163,113 77	244,005 72	2,946,333 86	1,142,493 46	(b) 1,399,029 79	Fire, Auto, Hail and Inland Transport'n.
British Colonial.....	16,664 14	None.	(c) 101,598 53	None.	45,286 99	163,549 66	112,739 13	247,041 34	Fire.
British Northwestern.....	8,550 00	None.	48,944 69	None.	10,871 64	68,366 33	305,124 22	244,589 20	Fire.
Canada Accident.....	6,946 55	108,861 15	(d) 60,978 81	81,161 93	28,860 50	286,808 94	300,569 53	43,320 00	Fire, Accident, Auto, Burglary, Guarantee Plate Glass and Sickness.
Canada National.....	9,239 00	None.	142,393 66	None.	(e) 400,974 39	552,607 05	1,803,443 95	1,795,077 70	Fire.
Canadian.....	17,191 68	None.	231,902 44	None.	83,190 11	332,284 23	1,228,153 81	1,000,000 00	Fire.
Canadian Lumbermen's.....	None.	None.	None.	None.	20,082 23	20,082 23	19,375 64	None.	Fire.
Dominion Fire.....	7,533 34	None.	211,492 84	None.	(f) 120,411 68	339,435 06	187,089 47	199,680 00	Fire and Hail.
Dominion of Canada (Fire and Accident)	5,194 50	69,127 61	34,816 17	202,569 25	(g) 59,000 00	370,707 53	570,399 89	246,020 00	Fire.
Fire Insurance Co. of Canada	1,930 21	None.	(h) 14,661 79	None.	11,001 72	27,593 72	112,262 54	117,560 00	Fire.
Globe Indemnity.....	8,820 92	137,437 00	(i) 85,414 33	205,225 27	51,014 37	487,911 89	364,219 54	200,000 00	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Guardian Ins. Co. of Canada	47,060 00	59,335 77	97,733 16	73,223 58	6,889 40	284,291 91	392,020 41	375,000 00	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Hudson Bay.....	9,160 00	None.	(j) 152,875 90	None.	(k) 9,743 01	171,778 91	153,348 03	230,850 00	Fire.
Imperial Underwriters.....	4,243 57	189 00	(l) 111,337 51	None.	21,399 02	137,169 10	254,000 52	175,000 00	Fire.
Liverpool Manitoba.....	13,320 79	None.	179,944 00	None.	(m) 203,311 74	396,576 53	580,011 26	175,000 00	Fire.
London Mutual.....	27,374 82	None.	275,491 43	None.	17,247 03	320,113 28	164,317 87	19,250 00	Fire.
Mercantile Fire.....	13,025 09	None.	163,179 91	None.	4,100 00	180,305 00	365,428 84	50,000 00	Fire.
Mount Royal.....	28,687 50	None.	251,166 30	2,812 02	(n) 256,228 91	538,894 73	897,463 28	250,000 00	Fire.
North Empire.....	15,132 93	None.	61,231 60	None.	40,076 63	116,441 16	221,265 49	206,370 00	Fire.
North West Fire.....	10,154 00	None.	90,625 01	None.	3,963 51	104,742 52	247,892 28	100,000 00	Fire.
Occidental Fire.....	9,847 99	None.	130,281 89	None.	(o) 96,182 79	236,312 67	364,239 67	174,762 70	Fire.
Pacific Coast Fire.....	21,692 70	None.	86,735 95	None.	(p) 222,677 02	331,105 67	705,213 04	589,645 87	Fire.
Quebec.....	19,052 00	None.	181,008 41	None.	(q) 14,323 25	214,383 66	526,552 30	125,000 00	Fire.
Western.....	486,111 20	1,510,480 93	1,990,033 17	354,294 63	350,034 97	4,690,954 90	2,487,460 50	(r) 2,488,625 65	Fire, Auto, Explosion, Inland Transporta- tion and Tornado.
Totals.....	1,221,901 02	2,332,581 13	6,531,245 08	1,087,400 45	2,429,756 56	13,602,884 24	14,332,982 93	11,032,122 25	



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- (a) Including \$17,500 investment reserve fund.
- (b) Including \$550,000 7 per cent preference stock.
- (c) Including \$8,058.52 reserve on unlicensed reinsurance, unsecured.
- (d) Including \$33,537.44 reserve on unlicensed reinsurance, unsecured.
- (e) Including \$175,000 contingent reserve fund.
- (f) Including \$11,983.75 investment reserve fund.
- (g) Including \$15,000 investment reserve fund.
- (h) Including \$4,662.30 reserve on unlicensed reinsurance, unsecured.
- (i) Including \$14,057.19 reserve on unlicensed reinsurance, unsecured.
- (j) Including \$49,076.02 reserve on unlicensed reinsurance, unsecured.
- (k) Including \$2,824.70 investment reserve fund.
- (l) Including \$40,375.35 reserve on unlicensed reinsurance, unsecured.
- (m) Including \$110,062 investment reserve fund.
- (n) Including \$63,015.92 investment reserve fund.
- (o) Including \$6,987.40 investment reserve fund.
- (p) Including \$1,873.62 reserve on unlicensed reinsurance, unsecured.
- (q) Including \$160,315.05 investment reserve fund.
- (r) Including \$1,000,000 7 per cent preference stock.



9 GEORGE V, A. 1919

TABLE III.—Showing the Assets in Canada of British Companies  
Insurance in  
BRITISH COMPANIES—

Companies.	Commenced Business in Canada (Fire).	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.....	February 29, 1892...	None.	None.	398,774 68
Atlas .....	March 7, 1887.....	None.	None.	457,047 99
British Crown.....	*November 2, 1917..	None.	None.	263,435 47
British Traders.....	*February 20, 1918..	None.	None.	185,853 00
Caledonian .....	July 20, 1883.....	None.	None.	458,435 94
Car and General.....	*December 4, 1918..	None.	None.	252,000 00
Century.....	*December 12, 1917..	None.	None.	151,451 16
Commercial Union.....	September 11, 1863..	325 000,00	20,000 00	945,648 05
Eagle Star and British Dominions.....	*July 22, 1915.....	None.	None.	180,215 15
Employers' Liability.....	1887 to 1894 and again in 1910.....	None.	None.	1,208,915 42
General Accident, Fire and Life.....	July 13, 1908.....	None.	None.	481,156 76
Guardian Assurance.....	May 1, 1869.....	325,000 00	None.	1,214,519 50
Law Union and Rock.....	April 1, 1899.....	None.	None.	387,084 00
Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	860,500 00	1,426,052 53
London Guarantee and Accident.....	October 22, 1915.....	None.	4,000 00	1,077,501 53
London and Lancashire Fire.....	April 1, 1880.....	None.	None.	903,103 79
London Assurance .....	March 1, 1862.....	None.	None.	337,391 07
Marine Insurance Co.....	September 4, 1913...	None.	None.	108,815 34
National Benefit .....	*November 5, 1918..	None.	None.	32,739 66
North British and Mercantile.....	1862	189,000 00	None.	1,208,698 30
Northern Assurance Co.....	1867	None.	None.	947,882 37
Norwich Union Fire.....	April 1, 1880.....	80,000 00	None.	967,023 12
Ocean Accident and Guarantee.....	April 20, 1915.....	6,605 59	None.	783,661 34
Palatine .....	March 27, 1912.....	None.	None.	285,140 66
Phoenix of London.....	1804	None.	None.	1,005,593 34
Provincial .....	December 19, 1910..	None.	None.	91,973 77
Queensland .....	*May 16, 1918.....	None.	None.	53,533 33
Royal Exchange.....	November 3, 1910...	75,000 00	152,481 50	724,294 36
Royal Insurance.....	1851	545,784 00	559,500 00	2,166,937 32
Scottish Metropolitan.....	*December 17, 1918..	None.	None.	182,966 67
Scottish Union and National.....	February 25, 1882...	None.	611,907 00	442,248 18
Sun Insurance Office .....	June 3, 1892.....	45,850 00	None.	738,018 43
Union Assurance Society.....	November, 1890...	None.	None.	584,324 68
Union Insurance of Canton .....	September 24, 1917.	76,739 45	None.	240,723 00
Union Marine.....	*February 28, 1918..	None.	None.	70,633 33
Yorkshire .....	January 16, 1907.....	808,000 00	1,710,211 95	553,882 82
Totals.....		2,676,979 04	3,918,600 51	21,526,676 06

\* Dominion license issued. (a) Including \$1,838.39 loan on collateral. (b) Including \$1,787.85 loan on collateral. (c) Including \$30,000 loans on collateral.



## SESSIONAL PAPER No. 9

transacting business of Fire Insurance or of Fire and other classes of Canada.

## ASSETS IN CANADA AT DECEMBER 31, 1918.

Stocks.	Cash on hand and in Banks or deposited with Governments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets..	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	35,127 17	None.	49,238 41	5,000 00	488,140 26	Fire, Accident, Auto, Guarantee and Sickness.
None.	56,363 67	5,195 64	56,982 09	5,000 00	580,589 39	Fire.
None.	13,121 77	2,976 35	75,307 64	50,480 97	405,322 20	Fire and Auto.
None.	50,240 58	None.	15,164 37	None.	251,257 95	Fire and Auto.
None.	40,100 82	None.	49,603 52	11,350 00	559,490 28	Fire.
None.	None.	2,495 20	None.	184 00	254,679 20	Fire.
None.	11,051 52	None.	31,993 99	4,587 99	199,084 66	Fire.
None.	67,661 09	6,431 25	180,784 09	12,365 18	1,557,889 66	Fire.
None.	72,186 45	None.	36,127 70	1,475 08	290,004 38	Fire and Sprinkler Leakage.
None.	76,893 26	None.	219,186 42	36,197 73	1,541,192 83	Fire, Accident, Auto, Burglary, Guarantee, Hail, Plate Glass and Sickness.
None.	65,865 84	7,378 88	47,338 81	6,421 79	608,162 08	Fire and Auto.
None.	72,749 33	4,517 36	151,555 78	None.	1,768,341 97	Fire.
None.	712,255 17	None.	56,554 84	9,331 76	1,165,225 77	Fire, Accident, Burglary, Plate Glass and Sickness.
None.	228,629 31	33,386 95	143,060 51	7,555 75	2,899,185 05	Fire.
None.	132,308 00	None.	180,400 96	(a) 31,750 86	1,425,961 35	Fire, Accident, Auto, Guarantee and Sickness.
None.	242,649 77	4,089 16	137,492 78	None.	1,287,335 50	Fire and Auto.
None.	45,945 71	None.	61,113 91	5,000 00	449,450 69	Fire.
None.	38,223 73	None.	8,554 61	None.	155,593 68	Auto and Inland Transportation.
None.	8,766 18	880 15	1,295 79	None.	43,681 78	Fire.
None.	140,327 26	12,670 52	146,660 98	16 537 72	1,713,894 78	Fire.
None.	112,952 68	None.	147,701 11	17,000 00	1,225,536 16	Fire.
None.	154,945 46	None.	136,312 68	5,051 71	1,343,332 97	Fire, Accident, Auto, Plate Glass and Sickness.
None.	113,653 47	None.	112,043 66	12,428 46	1,028,392 52	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
None.	39,030 16	None.	44,768 20	1,000 00	369,939 02	Fire.
None.	99,504 27	16,487 03	130,589 38	(b) 17,146 34	1,269,320 36	Fire.
None.	29,807 94	None.	6,187 09	890 62	128,859 42	Fire.
None.	17,832 58	100 38	26,357 29	1,156 38	98,979 96	Fire.
None.	67,926 42	14,520 94	79,219 61	(c) 44,437 27	1,157,880 16	Fire, Accident, Auto and Sickness.
None.	403,186 70	42,054 09	231,808 68	8,111 16	3,957,381 95	Fire.
None.	None.	None.	None.	None.	182,966 67	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
None.	47,806 42	14,307 74	57,062 98	None.	1,173,332 32	Fire, Auto, Sprinkler Leakage and Tornado.
None.	97,034 41	None.	86,374 90	12,371 59	979,649 33	Fire.
None.	165,161 16	None.	87,930 59	2,971 11	840,387 54	Fire and Inland Transit.
None.	190,755 85	None.	59,934 89	None.	577,153 19	Fire, Auto and Inland Transit.
None.	1,163 26	None.	None.	None.	71,796 59	Fire, Auto and Inland Transit.
None.	99,196 46	44,119 33	93,318 71	14,915 58	3,323,644 85	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
None.	3,750,423 87	211,610 97	2,948,026 97	340,719 05	35,373,036 47	



TABLE III.—Showing the Assets in Canada of Foreign Companies  
in  
FOREIGN COMPANIES—

Companies.	Commenced Business in Canada (Fire).	Real Estate	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Aetna Insurance Co.....	1821 .....	None.	None.	505,643 33
Agricultural. ....	1870 to 1873, 1879 to 1897, and again in 1917	None.	None.	23,798 07
Alliance Insurance Co.....	*August 30, 1917.....	None.	None.	53,875 00
American Central.....	December 17, 1912....	None.	None.	174,276 26
American Insurance.....	June 28, 1912.....	None.	None.	62,050 00
American Lloyds .....	December 1, 1910....	None.	None.	73,915 00
Automobile.....	*October 29, 1917.....	None.	None.	None.
Boston .....	*January 15, 1918....	None.	None.	70,000 00
California .....	November 18, 1912....	None.	None.	58,830 00
Citizens' of Missouri.....	*December 4, 1917....	None.	None.	25,000 00
Columbia .....	*October 11, 1917....	None.	None.	98,787 47
Commercial Union of New York.....	*November 29, 1917...	None.	None.	20,000 00
Connecticut.....	June 28, 1886.....	None.	None.	262,500 00
Continental Insurance.....	August 31, 1910. ....	None.	None.	386,655 00
Equitable Fire and Marine.....	April 3, 1913 .....	None.	None.	116,880 79
Fidelity-Phenix...	April 11, 1910.....	None.	None.	372,976 00
Fire Association of Philadelphia.....	March 16, 1918.....	None.	None.	72,200 00
Fireman's Fund.....	November 30, 1912....	None.	None.	187,920 00
Firemen's Insurance .....	May 22, 1912.....	None.	None.	113,099 66
General of Paris.....	July 20, 1912.....	None.	None.	89,050 08
Glens Falls .....	November 28, 1913....	None.	None.	177,950 00
Globe and Rutgers.....	March 6, 1914 .....	None....	None.	710,264 20
Great American.....	December 7, 1904 ..	None.	None.	533,288 53
Hartford Fire .....	November, 1836 .....	None.	None.	1,223,343 41
Home Insurance.....	January 1, 1902. ....	None.	None.	1,663,069 97
Insurance Co. of North America.....	October 16, 1889. ....	None.	None.	589,181 50
Insurance Co. of State of Pennsylvania...	March 22, 1912.....	None.	None.	166,436 06
Lumbermen's Underwriting Alliance.....	*May 10, 1918.....	None.	None.	50,000 00
Manufacturing Lumbermen's .....	*April 24, 1918.....	None.	None.	50,000 00
Mechanics and Traders .....	*January 4, 1918....	None.	None.	20,000 00
Merchants Fire.....	*December 26, 1917...	None.	None.	25,160 00
Millers National .....	*October 6, 1915.....	None.	None.	50,000 00
National Ben Franklin .....	May 23, 1914....	None.	None.	195,287 07
National Fire of Hartford. ....	August 3, 1908....	None.	None.	593,250 00
National Union Fire .....	August 12, 1911.....	None.	None.	201,510 26
La Nationale.....	February 13, 1914...	None.	None.	208,443 20
Newark .....	March 6, 1918....	None.	None.	20,000 00
New Hampshire.....	April 15, 1918.....	None.	None.	54,968 75
New Jersey .....	April 6, 1918 .....	None.	None.	25,000 00
Niagara Fire. ....	July 19, 1912 .....	None.	None.	191,800 00
North Western Mutual .....	May 10, 1918.....	None.	None.	20,653 75
North Western National.....	May 22, 1912.....	None.	None.	228,780 14
Phoenix of Paris .....	March 20, 1915.....	None.	None.	126,775 27
Phenix of Hartford. ....	May 20, 1890.....	None.	None.	450,494 33
Providence of Washington. ....	January 9, 1912....	None.	None.	239,510 00
Queen of America .....	November 2, 1891....	None.	None.	690,676 82
St. Paul Fire and Marine.....	September 14, 1907....	None.	None.	409,880 00
Springfield Fire and Marine.....	November 5, 1908....	None.	None.	458,710 00
Stuyvesant .....	*August 25, 1916.....	None.	None.	89,698 75
L'Union, Paris, France.....	April 11, 1911 .....	None.	None.	199,159 11
Vulcan .....	January 15, 1918.....	None.	None.	50,000 00
Westchester.....	May 28, 1912.....	None.	None.	293,138 26
Totals.....		None	None.	12,773,886 04

\* Dominion license issued.

(a) Including \$570 loan on collateral.



## SESSIONAL PAPER No. 9

doing business of Fire Insurance or of Fire and other classes of Insurance  
Canada.

ASSETS IN CANADA AT DECEMBER 31, 1918.

Stocks.	Cash on hand and in Banks or de- posited with Govern- ments.	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets.	Total Assets in Canada.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	132,918 12	7,353 54	63,845 35	None.	709,760 34	Fire, Automobile and Tornado.
None.	2,947 26	416 66	6,216 02	None.	33,378 01	Fire.
None.	14,536 21	462 50	4,120 74	None.	72,994 45	Fire.
None.	59,304 43	2,701 41	34,686 12	1,000 00	271,968 22	Fire and Tornado.
None.	None.	1,460 00	6,892 26	None.	70,402 26	Fire.
None.	4,942 24	1,463 00	4,944 22	None.	85,264 46	Fire and Sprinkler Leakage
None.	None.	None.	None.	None.	None.	
None.	17,218 17	107 40	24,079 30	1,289 95	112,694 82	Fire.
None.	13,145 03	1,133 34	9,412 09	1,000 00	83,520 46	Fire.
None.	8,955 20	None.	10,051 41	None.	44,006 61	Fire.
None.	16,201 51	None.	4,052 06	2,256 06	121,297 10	Fire, Auto and Inland Transportation.
None.	417 71	29 00	2,690 73	None.	23,137 44	Fire.
None.	41,438 17	3,561 24	18,789 44	1,177 72	327,466 57	Fire and Hail.
None.	61,530 38	7,241 05	66,768 28	7,452 00	529,646 71	Fire and Tornado.
None.	None.	2,881 56	None.	None.	119,762 35	Fire.
None.	84,917 61	7,847 48	51,913 33	7,887 68	525,542 10	Fire and Tornado.
None.	None.	900 11	2,865 88	None.	75,965 99	Fire.
None.	68,796 25	None.	24,838 65	319 12	281,874 02	Fire, Auto and Inland Transportation.
None.	9,723 69	2,236 25	16,437 75	None.	141,497 35	Fire.
None.	24,429 15	None.	11,443 39	1,562 45	126,485 07	Fire.
None.	47,212 33	2,855 42	25,538 91	4,000 00	257,556 66	Fire and Auto.
None.	80,479 38	6,782 34	83,990 15	7,808 42	889,324 49	Fire and Explosion.
None.	116,126 74	9,228 30	68,764 20	3,033 18	730,440 95	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
43,200 00	225,392 31	17,373 55	120,057 33	None.	1,629,366 60	Fire, Auto, Explosion, Hail Inland Transportation, Sprinkler Leakage and Tornado.
None.	450,346 23	None.	185,882 82	None.	2,299,299 02	Fire, Auto, Explosion, Hail Sprinkler Leakage and Tornado.
None.	49,209 07	5,831 42	77,655 79	None.	721,877 78	Fire, Auto, Explosion and Inland Transportation.
None.	8,604 17	2,339 49	31,542 50	1,521 68	210,443 90	Fire and Tornado.
None.	None.	351 40	12,207 80	None.	52,559 20	Fire.
None.	None.	301 16	4,969 41	None.	55,270 57	Fire.
None.	3,181 53	106 25	3,618 60	None.	26,906 38	Fire.
None.	4,423 39	527 05	3,147 43	None.	33,257 87	Fire.
None.	1,977 15	1,041 65	11,488 42	None.	64,507 22	Fire.
None.	36,630 68	3,591 00	39,460 19	None.	274,968 94	Fire and Auto.
None.	188,502 53	9,100 01	92,566 91	None.	883,419 45	Fire and Tornado.
None.	15,971 52	3,442 90	20,801 54	None.	241,726 22	Fire and Tornado.
None.	81,696 81	960 41	32,104 31	932 88	324,137 61	Fire.
None.	2,737 66	106 25	2,924 47	None.	25,768 38	Fire.
None.	2,698 64	578 12	12,383 60	1,193 55	71,822 66	Fire.
None.	958 20	None.	4,135 92	None.	30,094 12	Fire.
None.	20,951 04	3,031 23	50,577 55	None.	266,359 82	Fire, Auto, Explosion and Tornado.
None.	7,811 96	416 67	3,294 80	100 00	32,277 18	Fire.
None.	14,931 96	2,641 58	37,514 29	1,000 00	284,867 97	Fire, Auto and Tornado.
None.	57,136 02	None.	15,625 04	1,562 45	201,098 78	Fire.
None.	98,622 87	8,197 87	100,775 27	4,864 69	662,955 03	Fire and Auto.
None.	1,609 96	3,071 66	16,099 36	None.	260,290 98	Fire and Auto.
None.	104,889 98	8,803 20	94,470 88	17 66	898,858 54	Fire, Auto and Inld. Trans.
None.	83,767 31	5,946 13	68,198 89	(a) 14,022 64	581,814 97	Fire, Auto, Inland Trans. and Tornado.
None.	149,682 60	6,630 37	77,143 90	None.	692,166 87	Fire, Sprinkler Leakage and Tornado.
None.	1,353 27	1,653 33	11,720 00	None.	104,425 35	Fire.
None.	36,101 57	None.	58,739 82	3,620 02	297,620 52	Fire.
None.	9,347 65	None.	5,675 23	None.	65,022 88	Fire.
None.	18,977 75	2,057 21	47,163 13	2,326 66	363,663 01	Fire and Hail.
43,200 00	2,482,753 41	146,760 51	1,784,285 48	69,948 81	17,300,834 25	



TABLE IV.—Showing the Liabilities in Canada of British Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1918.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1918.

Companies.	Unsettled Losses in Canada. (Fire.)	Unsettled Losses in Canada. (Other.)	Reserve of Unearned Premiums in Canada. (Fire.)	Reserve of Unearned Premiums in Canada. (Other.)	Sundry Liabilities in Canada. (Fire and (Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance.....	36,238 57	12,081 16	210,633 55	23,711 25	14,913 30	297,597 86	190,542 40	Fire, Accident, Auto, Guarantee and Sickness.
Atlas.....	20,814 00	None.	346,994 56	None.	5,000 00	372,808 56	207,780 83	Fire.
British Crown .....	12,420 79	4,074 40	182,907 85	21,357 83	15,167 36	235,928 23	169,393 97	Fire and Automobile
British Traders.....	12,844 29	None.	54,516 14	804 96	2,470 85	70,636 24	180,621 71	Fire, Automobile and Hail.
Caledonian.....	52,902 68	None.	310,974 25	None.	9,047 14	372,924 07	186,566 21	Fire.
Car and General.....	None.	None.	None.	None.	None.	None.	254,679 20	Fire.
Century.....	26,008 28	None.	74,939 72	None.	14,316 93	115,264 93	83,819 73	Fire.
Commercial Union .....	74,437 11	None.	665,972 65	None.	27,522 52	767,932 28	789,957 38	Fire.
Eagle, Star and British Dominions .....	16,179 95	None.	105,823 20	None.	50,888 34	172,891 49	117,112 89	Fire and Sprinkler Leakage.
Employers Liability.....	42,722 30	278,572 65	335,535 68	299,892 51	28,728 91	985,452 05	555,740 78	Fire, Accident, Auto, Burglary, Guarantee Hail, Plate Glass and Sickness.
General Accident Fire and Life .....	28,960 66	74 70	223,735 14	4,798 55	12,259 00	269,828 05	338,334 03	Fire.
Guardian Assurance .....	155,808 14	None.	723,149 88	None.	23,007 21	901,965 23	866,376 74	Fire.
Law Union and Rock .....	19,693 79	44,404 14	174,638 50	30,286 90	6,790 00	275,813 33	889,412 41	Fire, Accident, Burg- lary, Plate Glass and Sickness.
Liverpool and London and Globe .....	96,011 26	None.	903,093 87	None.	(a) 97,689 92	1,096,795 05	1,802,390 00	Fire.
London Guarantee and Accident .....	99,008 35	279,136 65	240,869 99	184,164 95	23,810 91	826,990 85	598,970 50	Fire, Accident, Auto- mobile, Guarantee and Sickness.
London and Lancashire Fire .....	95,635 13	2,635 00	528,361 54	9,262 74	12,000 00	647,894 41	639,441 09	Fire and Auto.
London Assurance .....	10,231 00	None.	236,939 01	None.	7,444 05	254,614 06	194,836 63	Fire.
Marine Insurance Co.....	None.	5,363 89	None.	27,470 92	33,500 00	66,334 81	89,258 87	Auto and Inland Trans- portation.
National Benefit.....	4,200 00	None.	1,639 87	None.	711 16	6,551 03	37,130 75	Fire.
North British and Mercantile.....	118,376 43	None.	669,965 31	None.	41,435 88	829,777 62	884,117 16	Fire.



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Northern Assurance Co.....	84,432 76	None.	544,161 40	None.	25,709 40	654,303 56	571,232 60	Fire.
Norwich Union Fire.....	76,721 71	34,582 36	527,519 60	81,641 55	17,087 54	737,552 76	605,780 21	Fire, Accident, Auto, Plate Glass and Sickness.
Ocean Accident and Guarantee..	13,805 00	126,910 97	160,522 90	237,604 81	14,231 94	553,075 62	475,316 90	Fire, Accident, Auto, Burglary, Guarantee Plate Glass and Sickness.
Palatine.....	29,813 75	None.	192,815 68	None.	13,258 08	235,887 51	134,051 51	Fire.
Phoenix of London.....	13,555 85	None.	644,102 22	None.	19,577 04	677,235 11	592,085 25	Fire.
Provincial.....	3,118 06	None.	33,348 09	None.	3,112 00	39,578 15	89,281 27	Fire.
Queensland.....	4,725 00	None.	43,055 24	None.	1,186 35	48,966 59	50,013 37	Fire.
Royal Exchange.....	20,264 00	13,666 00	351,923 24	50,615 50	8,198 69	444,667 43	713,212 73	Fire, Accident, Auto- mobile and Sickness.
Royal Insurance.....	71,594 00	None.	1,096,797 94	None.	38,416 54	1,206,808 48	2,750,573 47	Fire.
Scottish Metropolitan.....	None.	None.	None.	None.	None.	None.	112,966 67	Fire, Accident, Auto, Burglary, Guarantee and Sickness.
Scottish Union and National.....	19,483 00	923 00	266,001 18	5,812 57	7,000 00	299,219 75	874,112 57	Fire, Auto, Sprinkler Leakage and Torna- do.
Sun Insurance Office.....	33,732 47	None.	423,945 56	None.	9,190 96	466,868 99	512,780 34	Fire.
Union Assurance Society.....	30,788 00	None.	372,708 73	200 00	16,905 60	420,602 33	419,785 21	Fire and Inland Tran- sit.
Union Insurance of Canton.....	11,288 00	63 50	140,589 81	5,008 52	12,542 38	169,492 21	407,660 98	Fire, Auto and Inland Transit.
Union Marine.....	None.	None.	None.	368 55	None.	368 55	71,428 04	Fire, Auto and Inland Transportation.
Yorkshire.....	33,218 81	36,883 00	272,865 60	47,410 08	12,700 00	403,077 49	2,920,567 36	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.
Totals.....	1,369,033 14	839,371 42	11,061,067 90	1,030,412 22	625,820 00	14,925,704 68	20,447,331 79	

(a) Including \$76,357 liabilities of life branch.



TABLE IV—*Concluded.*—Showing the Liabilities in Canada of United States and Other Companies doing business of Fire Insurance, or of Fire and Other Insurance in Canada, for the Year 1918.

FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1918.

Companies.	Unsettled Losses. in Canada. (Fire.)	Unsettled Losses in Canada. (Other.)	Reserve of Unearned Premiums in Canada. (Fire.)	Reserve of Unearned Premiums in Canada. (Other.)	Sundry Liabilities in Canada. (Fire and (Other.)	Total Liabilities in Canada.	Excess of Assets over Liabilities in Canada.	Nature of Business.
	\$	\$	\$	\$	\$	\$	\$	
	cts.	cts.	cts.	cts.	cts.	cts.	cts.	
Etna Insurance Co.....	24,491 17	165 00	223,190 79	7,272 19	11,664 33	266,783 48	442,976 86	Fire, Auto and Tornado.
Agricultural.....	152 00	None.	12,033 60	None.	1,757 00	13,942 60	19,435 41	do.
Alliance Insurance .....	6,699 59	None.	48,950 41	None.	700 00	56,350 00	16,644 45	Fire.
American Central.....	15,200 95	None.	47,881 20	1,101 97	5,324 74	69,508 86	202,459 36	Fire and Tornado.
American Insurance.....	8,349 41	None.	36,284 34	None.	177 77	44,811 52	25,590 74	Fire.
American Lloyds.....	1,263 43	367 06	8,815 06	6,543 92	687 44	17,676 91	67,587 55	Fire and Sprinkler Leakage.
Automobile.....	None.	None.	None.	None.	None.	None.	None.	Fire.
Boston.....	140 34	None.	18,707 20	None.	4,946 03	23,793 57	88,901 25	Fire.
California.....	12,578 52	None.	29,613 49	None.	1,735 99	43,928 00	39,592 46	Fire.
Citizens of Missouri.....	3 69	None.	4,987 28	None.	3,679 64	8,670 61	35,336 00	Fire.
Columbia.....	None.	4,924 00	None.	20,548 56	17 40	25,489 96	95,807 14	Automobile and Inland Transportation.
Commercial Union of N.Y.....	51 56	None	5,938 19	None.	1,537 66	7,527 41	15,610 03	Fire.
Connecticut.....	6,400 45	7 50	99,550 28	None.	5,125 00	111,083 23	216,383 34	Fire and Hail.
Continental Insurance.....	39,867 17	None.	220,968 67	60 67	13,000 00	273,896 51	255,750 20	Fire and Tornado.
Equitable Fire and Marine .....	3,091 55	None.	22,988 35	None.	600 00	26,679 90	93,082 45	Fire.
Fidelity-Phenix.....	27,572 80	None.	214,346 24	1,698 14	13,000 00	256,617 24	268,924 86	Fire and Tornado.
Fire Association of Phila.....	1,365 60	None.	25,313 70	None.	None.	29,679 36	46,286 63	Fire.
Fireman's Fund.....	25,535 09	2,706 19	98,923 85	5,846 89	4,000 00	137,012 02	144,862 00	Fire, Auto, and Inland Trans.
Firemen's Insurance.....	9,626 60	None.	61,928 14	None.	1,769 31	76,324 05	65,173 30	Fire.
General of Paris.....	15,705 00	None.	59,408 99	None.	5,766 48	80,880 47	45,601 60	Fire.
Glens Falls.....	12,755 00	6,275 00	101,588 18	9,903 99	None.	135,522 17	122,034 49	Fire and Auto.
Globe and Rutgers.....	139,498 90	145 00	313,459 34	27,138 26	12,296 97	492,538 47	396,786 02	Fire and Explosion.
Great American.....	54,818 00	4,132 00	230,700 11	5,792 72	7,500 00	302,942 83	427,498 12	Fire, Auto, Hail, Sprinkler Leakage and Tornado.
Hartford Fire.....	121,931 17	2,420 83	607,244 89	39,111 12	30,042 54	800,750 54	828,616 06	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler Leakage and Tornado.



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Home Insurance.....	197,200 00	11,278 00	696,883 42	41,768 86	108,377 07	1,055,597 35	1,243,701 67	Fire, Auto, Explosion Hail, Sprinkler Leak age and Tornado.
Insurance Co. of North America.....	35,645 26	680 50	336,352 26	6,223 24	10,000 00	388,901 26	332,976 52	Fire, Auto, Explosion, and Inland Trans.
Insurance Co. of State of Pa.....	28,183 02	None.	74,424 50	1,039 05	2,500 00	106,146 57	104,297 33	Fire and Tornado.
Lumbermen's Underwriting All.....	None.	None.	43,550 86	None.	2,441 56	45,992 42	16,566 78	Fire.
Manufacturing Lumbermen's.....	None.	None.	48,981 58	None.	993 88	49,975 46	5,295 11	Fire.
Mechanics and Traders.....	1,200 00	None.	10,205 29	None.	1,884 08	13,289 37	13,617 01	Fire.
Merchants Fire.....	None.	None.	7,593 55	None.	856 00	8,449 55	24,808 32	Fire.
Millers National.....	10,656 91	None.	22,426 99	None.	None.	33,083 90	31,423 32	Fire.
National-Ben Franklin..	4,968 24	7,100 25	71,713 87	6,719 16	213 59	90,715 11	184,253 83	Fire and Auto.
National Fire of Hartford.....	39,255 41	None.	300,066 00	966 43	10,921 87	351,209 71	532,209 74	Fire and Tornado.
National Union Fire...	15,490 94	None.	88,052 01	828 69	10,000 00	114,371 64	127,354 58	Fire and Tornado.
La Nationale.....	30,829 91	None.	212,788 66	None.	6,039 74	249,658 31	74,479 30	Fire.
Newark.....	None.	None.	6,811 66	None.	1,572 56	8,384 22	17,384 16	Fire.
New Hampshire.....	12 50	None.	9,441 71	None.	2,307 21	11,761 42	60,061 24	Fire.
New Jersey.....	286 60	None.	16,603 06	None.	600 00	17,489 66	12,604 46	Fire.
Niagara Fire.....	27,523 24	177 00	104,181 38	2,379 77	2,000 00	136,261 39	130,098 43	Fire, Auto, Explosion, and Tornado.
North Western Mutual.....	None.	None.	6,358 89	None.	200 00	6,558 89	25,718 29	Fire.
North Western National.....	11,127 79	1,576 05	139,096 12	5,625 16	4,000 00	161,425 12	123,442 85	Fire, Auto and Torna- do.
Phenix of Paris.....	17,716 00	None.	70,287 30	None.	6,420 77	94,424 07	106,674 71	Fire.
Phoenix of Hartford.....	25,200 88	2,691 00	269,997 08	None.	7,360 00	305,248 96	357,706 07	Fire and Auto.
Providence Washington.....	11,428 48	1,075 00	102,234 56	5,940 87	4,000 00	124,678 91	135,612 07	Fire and Auto.
Queen of America.....	42,548 00	2,525 00	417,044 64	23,927 98	20,677 31	506,722 93	392,135 61	Fire, Auto and In- land Trans.
St. Paul Fire and Marine.....	29,368 32	7,631 34	179,096 79	36,932 63	15,323 57	268,352 65	313,462 32	Fire, Auto, Inland Trans. and Tornado.
Springfield Fire and Marine.....	45,283 69	620 11	209,614 62	3,380 98	18,000 00	276,899 40	415,267 47	Fire, Sprinkler Leak- age and Tornado.
Stuyvesant.....	17,917 00	None.	25,777 02	None.	1,500 00	45,194 02	59,231 33	Fire.
L'Union, Paris, France .....	24,731 67	None.	138,168 00	None.	12,643 18	175,542 85	122,077 67	Fire.
Vulcan.....	11,996 28	None.	14,698 98	None.	1,283 74	27,979 00	37,043 88	Fire.
Westchester.....	14,799 44	None.	121,591 42	None.	8,275 00	144,665 86	218,997 15	Fire and Hail.
Totals.....	1,173,557 69	56,496,83	6,244,864 51	260,751 25	385,719 43	8,121,389 71	9,179,444 54	



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TABLE V.—Showing the Cash Income and Expenditure of Canadian Com-  
CANADIAN COMPANIES—INCOME

INCOME (CASH).

No	Companies	Net Cash for Premiums. (Fire.)	Net Cash for Premiums. (Other.)	Interest, Rents and Dividends on Stock, etc. (Fire and other.)	Sundry. (Fire and other)	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Acadia Fire .....	204,160 75	-4,132 61	34,124 70	34 82	234,187 66
2	Beaver Fire .....	36,695 41	None.	17,351 13 (a)	943 34	54,989 88
3	British America .....	2,513,816 34	1,420,353 65	98,041 27	None.	4,032,211 26
4	British Colonial .....	157,735 96	None.	10,611 49	None.	168,347 45
5	British Northwestern.....	82,748 18	None.	17,261 36 (b)	625 00	100,634 54
6	Canada Accident .....	50,045 12	349,437 77	24,685 44	None.	424,168 33
7	Canada National .....	189,694 44	None.	126,030 25	11 00	315,735 69
8	Canadian Fire .....	317,841 64	None.	65,065 89	None.	382,907 53
9	Canadian Lumbermen's .....	1,199 80	None.	250 00 (c)	5,949 38	7,399 18
10	Dominion Fire.....	318,003 05	48,145 66	18,316 66	None.	384,515 40
11	Dominion of Canada Guarantee and Accident	30,233 91	523,960 36	40,422 43 (b)	720 00	595,336 70
12	Fire Insurance Co. of Canada.....	None.	None.	1,437 37 (a)	400 00	1,837 37
13	Globe Indemnity.....	103,326 79	649,785 43	28,430 05	None.	781,542 27
14	Guardian Insurance Co. of Canada.....	88,495 51	205,764 05	18,018 48 (a)	611 98	312,890 02
15	Hudson Bay.....	175,031 55	None.	7,807 65	None.	182,839 20
16	Imperial Underwriters .....	107,654 14	None.	15,322 22	1 00	122,977 36
17	Liverpool Manitoba .....	268,708 43	None.	42,046 28	None.	310,754 71
18	London Mutual .....	402,127 75	None.	11,845 96	1,882 82	415,856 53
19	Mercantile Fire .....	272,429 61	None.	17,862 74	6 42	290,298 77
20	Mount Royal .....	496,099 47	7,715 65	64,920 88	10,961 96	579,697 96
21	North Empire.....	102,365 73	None.	15,634 02 (a)	560 17	118,559 92
22	North West.....	143,772 39	None.	15,604 25	None.	159,376 64
23	Oceidental .....	204,166 66	None.	22,932 35	None.	227,099 01
24	Pacific Coast .....	148,855 95	None.	20,501 94 (d)	94 43	169,452 32
25	Quebec .....	302,446 73	None.	32,184 11	None.	334,630 84
26	Western .....	3,346,835 89	3,510,422 98	170,821 99 (a)	171 58	7,028,252 44
	Totals .....	10,063,891 20	6,711,502 97	937,530 91	22,973 90	17,735,898 98

(a) Profit on sale of securities.  
(b) Premium on capital stock.  
(c) Cash dividends (net) received from Mutual reinsuring companies.  
(d) \$50 premium on capital stock, \$44.43 profit on real estate sold.  
Received on account of capital stock not included in income:—  
Beaver, \$15,025; British Colonial, \$50; British North Western, \$1,225; Canada National, \$31,020.05; Dominion Fire, \$870; Dominion of Canada Guarantee and Accident, \$720; Fire Insurance Company of Canada, \$117,560; Pacific Coast, \$1,824; Western, \$4,000.



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panies transacting Fire, Marine, and other Insurance.  
AND EXPENDITURE, 1918.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	Dividends or Bonus to shareholders. (Fire and other).	GENERAL EXPENSES. (FIRE.)		Expenditure on Account of Branches other than Fire & Life.	Total Expenditure.	e Excess of Premiums over Losses. (Fire.) — d The Reverse.	e Excess of Income over Expenditure. — The Reverse.	No.
		Commission or Brokerage.	Other.					
\$ cts	\$ cts.	\$ cts.	\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts	
100,745 14	12,000 00	36,297 82	40,314 59	18,291 31	207,648 86	(c) 103,415 61	(e) 26,538 80	1
6,245 80	9,090 15	—3,570 50	9,345 64	None.	21,111 01	(e) 30,449 61	(e) 33,878 79	2
1,352,122 04	38,500 00	616,608 41	498,888 13	1,145,051 34	3,651,169 97	(e) 1,161,694 30	(e) 381,041 31	3
198,263 92	None.	20,337 54	56,399 74	None.	175,001 20	(e) 59,472 04	(d) 6,653 75	4
54,099 71	None.	12,895 94	24,269 19	None.	91,264 84	(e) 28,648 47	(e) 9,369 70	5
27,568 56	1,528 60	5,001 92	26,362 26	364,761 98	425,223 32	(e) 22,476 56	(d) 1,054 99	6
90,462 94	105,193 59	32,166 45	† 67,683 56	None.	295,506 54	(e) 98,631 50	(e) 19,629 15	7
139,155 52	65,000 00	29,309 16	109,452 33	None.	342,917 01	(e) 178,686 12	(e) 39,990 52	8
None.	None.	6,795 71	1,149 49	None.	7,945 20	(e) 1,199 80	(d) 546 02	9
153,982 31	None.	58,856 73	58,683 94	30,887 11	302,410 09	(e) 164,020 74	(e) 82,105 31	10
10,328 85	29,522 40	7,558 48	6,515 36	481,958 65	535,883 74	(e) 19,905 06	(e) 59,452 96	11
None.	None.	None.	942 73	None.	942 73	None.	(e) 894 64	12
47,210 03	None.	20,858 68	32,177 06	599,742 25	699,988 02	(e) 56,116 76	(e) 81,554 25	13
24,562 64	None.	29,240 39	None.	168,389 22	222,192 25	(e) 63,932 87	(e) 90,697 77	14
111,995 13	28 00	27,047 57	44,733 35	None.	183,804 05	(e) 63,036 42	(d) 964 85	15
47,860 17	None.	13,100 86	23,767 31	None.	84,728 34	(e) 59,793 97	(e) 38,249 02	16
117,551 50	34,500 00	34,969 74	59,411 54	None.	246,432 78	(e) 151,156 93	(e) 64,321 93	17
258,604 61	None.	60,810 85	100,655 88	None.	420,071 34	(e) 143,523 14	(d) 4,214 81	18
155,238 80	25,000 00	58,749 02	38,272 91	None.	277,260 73	(e) 117,190 81	(e) 13,008 04	19
264,132 53	12,500 00	56,579 52	117,481 30	4,236 04	454,929 39	(e) 231,966 94	(e) 124,768 57	20
63,864 00	None.	12,610 29	25,926 60	None.	102,400 89	(e) 38,501 73	(e) 16,159 03	21
69,178 43	None.	30,406 55	19,639 20	None.	119,224 18	(e) 74,593 90	(e) 40,152 46	22
100,524 34	None.	25,151 29	49,937 62	None.	175,613 25	(e) 103,642 32	(e) 51,485 76	23
90,107 65	None.	25,893 22	35,184 02	None.	151,184 89	(e) 58,748 30	(e) 18,267 43	24
107,365 21	62,500 00	60,265 80	52,095 07	None.	283,126 08	(e) 195,081 52	(e) 51,504 76	25
1,683,105 63	70,000 00	650,294 14	620,869 66	2,857,121 20	5,881,390 63	(e) 1,663,730 26	(e) 1,146,861 81	26
5,174,275 46	465,362 74	1,928,235 61	2,120 058 48	5,670,439 10	15,359,371 39	4,889,615 74	2,376,527 50	

† Including \$35,757.94 investment expenses.



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TABLE V.—Continued—Showing the Cash Income and Expenditure in  
other  
BRITISH COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest Rents and Dividends on Stock (Fire and other.)	Sundry (other.)	Total Cash Income
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	357,525 65	52,045 50	None.	None.	409,571 15
2	Atlas.....	560,056 37	None.	21,246 05	None.	581,302 42
3	British Crown.....	319,035 28	51,254 77	12,385 72	1 93	382,677 70
4	British Traders.....	90,528 19	695 08	78,76	None.	91,302 03
5	Caledonian.....	467,411 33	None.	23,960 95	None.	491,372 28
6	Car and General.....	None.	None.	None.	None.	None.
7	Century.....	141,371 72	None.	None.	None.	141,371 72
8	Commercial Union.....	1,090,401 73	None.	59,236 58	None.	1,149,638 31
9	Eagle Star and British Dominions.....	124,787 64	None.	None.	None.	124,787 64
10	Employers' Liability.....	628,724 04	1,217,630 27	2,157 09	None.	1,848,511 40
11	General Accident Fire and Life.....	393,903 35	10,887 60	23,273 40	2 50	428,066 85
12	Guardian Assurance.....	1,339,833 84	None.	40,614 57	None.	1,380,448 41
13	Law Union and Rock.....	277,441 10	81,331 28	None.	8 00	358,830 38
14	Liverpool and London and Globe.....	1,405,866 44	None.	114,109 61	None.	1,519,976 05
15	London Guarantee and Accident.....	500,795 07	852,791 99	12,498 40	None.	1,366,085 46
16	London and Lancashire Fire.....	890,344 34	19,180 83	41,739 91	19 63	951,284 71
17	London Assurance.....	382,194 16	None.	13,128 33	None.	395,322 49
18	Marine Insurance Co.....	None.	115,937 95	1,133 41	None.	117,071 36
19	National Benefit.....	382 09	None.	None.	None.	382 09
20	North British and Mer- cantile.....	1,076,982 17	None.	53,416 07	None.	1,130,398 24
21	Northern Assurance Co... 22 Norwich Union Fire.....	977,781 55	None.	1,528 83	15 00	979,325 38
23	Ocean Accident and Guar- antee.....	857,165 64	189,183 58	49,245 05	17 62	1,095,616 89
24	Palatine.....	310,238 79	677,928 14	11,444 37	2,365 61	1,001,976 91
25	Phoenix of London.....	340,266 95	None.	14,918 04	None.	355,184 99
26	Provincial.....	1,090,477 55	None.	57,075 09	714 70	1,148,267 34
27	Queensland.....	69,256 27	None.	155 92	None.	69,412 19
28	Royal Exchange.....	39,916 53	None.	None.	None.	39,916 53
29	Royal Insurance.....	614,420 79	123,906 38	31,938 80	None.	770,265 97
30	Scottish Metropolitan.....	1,682,583 11	None.	138,242 06	None.	1,820,825 17
31	Scottish Union and Na- tional.....	None.	None.	None.	None.	None.
32	Sun Insurance Office....	416,671 90	10,919 40	62,625 05	None.	490,216 35
33	Union Assurance Society..	712,182 72	None.	15,519 30	5,680 89	733,382 91
34	Union Insurance of Canton	661,995 36	6,819 94	31,377 16	None.	700,192 46
35	Union Marine.....	289,329 28	12,873 55	557 93	None.	302,760 76
36	Yorkshire.....	None.	921 38	3,384 69	None.	4,306 07
	Totals.....	449,824 85	155,560 03	131,824 60	None.	737,209 48
		18,559,695 80	3,579,922 67	968,815 74	8.825 88	23,117,260 09



## SESSIONAL PAPER No. 9

## Canada of British Companies transacting the Business of Fire and Insurance.

## —INCOME AND EXPENDITURE, 1918.

## EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.)		Expenditure on account of Branches other than Fire and Life.	Total Cash Expenditure	e Excess of Premiums over losses paid. (Fire.) dThe Reverse	e Excess of Income over Expenditure. dThe Reverse	No.
	Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
208,832 25	76,848 62	43,393 13	40,994 66	370,068 66	e 148,693 40	e 39,502 49	1
305,348 39	110,101 55	77,053 50	None.	492,503 44	e 254,707 98	e 88,798 98	2
168,707 11	83,487 95	46,741 89	44,805 02	343,741 97	e 150,328 17	e 38,935 73	3
4,910 37	25,116 32	13,572 62	279 18	43,878 49	e 85,617 82	e 47,423 54	4
226,912 67	90,821 81	62,555 45	None.	380,289 93	e 240,498 66	e 111,082 35	5
None.	None.	3,469 58	1,758 70	5,228 28	e None.	d 5,228 28	6
95,756 08	45,912 11	6,554 79	None.	148,222 98	e 45,615 64	d 6,851 26	7
654,940 97	226,807 86	142,049 23	None.	1,023,798 06	e 435,460 76	e 125,840 25	8
93,715 69	53,126 13	24,322 54	None.	171,164 36	e 31,071 95	d 46,376 72	9
336,838 12	116,858 50	88,581 04	1,029,754 00	1,572,031 66	e 291,885 92	e 276,479 74	10
232,188 47	85,972 12	52,577 70	6,042 03	376,780 32	e 161,714 88	e 51,286 53	11
736,998 42	254,457 25	141,374 87	None.	1,132,830 54	e 602,835 42	e 247,617 87	12
165,422 58	51,475 40	39,899 59	85,197 82	341,995 39	e 112,018 52	e 16,834 99	13
738,448 37	274,074 63	199,832 13	None.	1,212,355 13	e 667,418 07	e 307,620 92	14
225,052 45	129,221 98	52,837 41	719,461 11	1,126,572 95	e 275,742 62	e 239,512 51	15
399,313 01	171,259 36	120,921 01	13,929 41	705,422 79	e 491,031 33	e 245,861 92	16
191,119 53	75,833 64	56,861 99	None.	323,815 16	e 191,074 63	e 71,507 33	17
None.	None.	None.	56,720 68	56,720 68	e None.	e 60,350 68	18
100 00	378 68	579 01	None.	1,057 69	e 282 09	d 675 60	19
578,480 47	200,431 00	140,193 84	None.	919,105 31	e 498,501 70	e 211,292 93	20
650,141 48	187,680 86	130,599 67	None.	968,422 01	e 327,640 07	e 10,903 37	21
466,246 39	175,442 76	157,791 48	153,654 93	953,135 56	e 390,919 25	e 142,481 33	22
205,985 13	58,639 26	73,457 27	581,860 48	919,942 14	e 104,253 66	e 82,034 77	23
165,436 37	66,857 94	49,398 54	None.	281,692 85	e 174,830 58	e 73,492 14	24
497,672 91	219,329 73	141,543 84	None.	858,546 48	e 592,804 64	e 289,720 86	25
34,789 18	12,700 47	5,774 52	None.	53,264 17	e 34,467 09	e 16,148 02	26
8,443 64	24,684 25	5,868 38	None.	38,996 27	e 31,472 89	e 920 26	27
289,840 98	123,401 17	61,099 28	96,466 37	570,807 80	e 324,579 81	e 199,458 17	28
946,809 69	307,909 61	258,250 18	None.	1,512,969 48	e 735,773 42	e 307,855 69	29
None.	None.	None.	None.	None.	e None.	e None.	30
248,928 35	93,347 55	48,377 49	31,151 70	421,805 09	e 167,743 55	e 68,411 26	31
374,230 76	149,565 20	91,527 50	None.	615,323 46	e 343,627 60	e 118,059 45	32
295,859 41	118,091 69	101,086 80	1,938 31	516,976 21	e 366,135 95	e 183,216 25	33
106,659 22	79,068 41	37,178 22	6,764 75	229,670 60	e 182,670 06	e 73,090 16	34
None.	None.	None.	844 46	844 46	e None.	e 3,461 61	35
253,914 71	91,909 65	58,704 48	129,372 51	533,901 35	e 195,910 14	e 203,308 13	36
9,908,043 17	3,780,813 46	2,534,028 97	3,000,996 12	19,223,881 72	e 8,657,328 27	e 3,893,378 37	



9 GEORGE V, A. 1919

TABLE V.—Concluded

FOREIGN COMPANIES

INCOME (CASH).

No.	Companies.	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest Rents and Dividends on Stock (Fire and other.)	Sundry (Fire and other.)	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Etna Insurance Co.....	402,403 28	16,748 73	26,331 02	None.	445,483 03
2	Agricultural.....	11,790 43	None.	1,250 00	None.	13,040 43
3	Alliance Insurance.....	121,256 50	None.	2,450 00	None.	123,706 50
4	American Central.....	94,377 18	1,167 91	8,115 54	59 96	103,720 59
5	American Insurance.....	85,710 82	None.	2,920 00	None.	88,630 82
6	American Lloyds.....	23,629 83	6,680 02	2,926 00	None.	33,235 85
7	Automobile.....	None.	98,773 07	None.	None.	98,773 07
8	Boston.....	22,176 82	None.	None.	None.	22,176 82
9	California.....	61,757 74	None.	3,668 58	None.	65,426 32
10	Citizens' of Missouri.....	17,204 09	None.	None.	None.	17,204 09
11	Columbia.....	None.	54,943 01	629 00	280 97	55,852 98
12	Commercial Union of New York.....	7,654 27	None.	700 00	None.	8,354 27
13	Connecticut.....	170,310 06	98,751 11	13,585 91	None.	282,647 08
14	Continental Insurance.....	412,916 59	55 00	12,874 79	None.	425,846 38
15	Equitable Fire & Marine.	55,503 12	None.	5,000 30	None.	60,503 42
16	Fidelity-Phoenix.....	411,981 05	2,149 95	17,560 47	None.	431,691 47
17	Fire Association of Phila.	58,518 66	None.	1,741 64	None.	60,260 30
18	Fireman's Fund.....	195,115 61	18,716 32	5,500 81	None.	219,332 74
19	Firemen's Insurance.....	86,855 29	None.	127 90	None.	86,983 19
20	General of Paris.....	118,700 67	None.	312 69	None.	119,013 36
21	Glens Falls.....	219,957 01	123,458 96	10,034 01	None.	353,449 98
22	Globe and Rutgers.....	667,103 98	97,591 61	32,329 02	None.	797,024 61
23	Great American.....	492,256 76	161,986 91	25,545 83	1,454 85	681,244 35
24	Hartford Fire.....	1,131,406 52	619,301 23	58,667 23	None.	1,809,374 98
25	Home Insurance.....	1,207,792 87	821,608 87	87,999 96	None.	2,117,401 70
26	Insurance Co. of North America.....	643,428 92	57,419 32	21,928 86	None.	722,777 10
27	Insurance Co. of State of Pa.....	157,264 51	832 43	7,503 99	None.	165,600 93
28	Lumbermen's Underwrit- ing Alliance.....	103,935 97	None.	1,375 00	None.	105,310 97
29	Manufacturing Lumber- men's.....	128,114 20	None.	2,750 00	None.	130,864 20
30	Mechanics and Traders..	25,018 77	None.	425 00	None.	25,443 77
31	Merchants Fire.....	14,882 62	None.	1,166 00	None.	16,048 62
32	Millers National.....	40,613 24	None.	None.	None.	40,613 24
33	National-Ben Franklin..	99,467 30	20,705 12	9,291 28	None.	129,463 70
34	National Fire of Hartford	593,987 49	1,264 25	31,351 86	None.	626,603 60
35	National Union Fire.....	181,517 70	716 85	10,709 72	None.	192,944 27
36	La Nationale.....	389,161 33	None.	6,205 99	None.	395,367 32
37	Newark.....	10,676 07	None.	850 00	None.	11,526 07
38	New Hampshire.....	11,454 57	None.	None.	None.	11,454 57
39	New Jersey.....	35,610 16	None.	None.	None.	35,610 16
40	Niagara Fire.....	197,404 62	5,323 22	8,469 61	None.	211,197 45
41	North Western Mutual....	11,876 85	None.	550 00	1,216 20	13,643 05
42	North Western National..	245,794 43	10,754 57	11,532 48	None.	268,081 48
43	Phoenix of Paris.....	140,529 77	None.	452 97	None.	140,982 74
44	Phoenix of Hartford..	396,995 41	19,550 38	30,259 66	None.	446,805 45
45	Providence Washington...	221,318 94	22,128 23	10,185 00	None.	253,630 17
46	Queen of America.....	682,427 26	58,492 63	30,883 66	None.	771,803 55
47	St. Paul Fire and Marine	352,206 26	95,482 72	22,183 12	723 41	470,595 51
48	Springfield Fire & Marine.	353,320 07	6,343 27	24,155 28	None.	383,818 62
49	Stuyvesant.....	64,451 88	None.	4,241 84	621 79	69,315 51
50	L'Union, Paris, France...	231,196 91	None.	1,297 76	None.	232,494 67
51	Vulcan.....	47,402 07	None.	None.	None.	47,402 07
52	Westchester.....	223,975 25	98,751 12	15,614 75	None.	338,341 12
	Totals.....	11,680,411 72	2,519,694 81	573,654 53	4,357 18	14,778,118 24



SESSIONAL PAPER No. 9

—INCOME AND EXPENDITURE, 1918.

EXPENDITURE (CASH).

Paid for losses. (Fire.)	General Expenses. (Fire.)		Expenditure on account of Branches other than Fire and Life.	Total Cash Expenditure	e Excess of Premiums over losses paid. (Fire.) dThe Reverse.	e Excess of Income over Expenditure. dThe Reverse	No.
	Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
232,671 52	90,577 77	39,076 71	11,957 25	374,283 25	e 169,731 76	e 71,199 78	1
2,812 99	4,092 09	559 78	None.	7,464 86	e 8,977 44	e 5,575 57	2
54,085 92	36,609 71	5,987 70	None.	96,683 33	e 67,170 58	e 27,023 17	3
51,353 98	27,553 95	4,238 03	395 04	83,541 00	e 43,023 20	e 20,179 59	4
46,221 07	21,606 93	3,424 48	None.	71,252 48	e 39,489 75	e 17,378 34	5
13,225 66	5,991 12	976 48	19,117 56	39,310 82	e 10,404 17	d 6,074 97	6
None.	None.	None.	62,481 46	62,481 46	None.	e 36,291 61	7
20,567 79	3,171 21	11,128 90	None.	34,867 90	e 1,609 03	d 12,691 08	8
19,650 79	16,122 65	9,837 27	None.	45,610 71	e 42,106 95	e 19,815 61	9
2,939 64	4,567 41	608 46	None.	8,115 51	e 14,264 45	e 9,088 58	10
None.	None.	None.	39,896 43	39,896 43	None.	e 15,956 55	11
1,729 27	1,770 56	592 51	None.	4,092 34	e 5,925 00	e 4,261 93	12
97,796 41	42,121 31	20,988 43	58,408 52	219,314 67	e 72,513 65	e 63,332 41	13
221,654 66	86,632 42	63,449 03	13 75	371,749 86	e 191,261 93	e 54,096 52	14
37,360 42	18,461 18	472 41	None.	56,294 01	e 18,142 70	e 4,209 41	15
214,934 09	84,089 15	61,801 31	537 48	361,362 03	e 197,046 96	e 70,329 44	16
30,086 86	13,224 55	1,567 34	None.	44,878 75	e 28,431 80	e 15,381 55	17
145,276 27	43,605 22	17,728 01	12,181 88	218,791 38	e 49,839 34	e 541 36	18
43,694 47	19,076 89	9,469 10	None.	72,240 46	e 43,160 82	e 14,742 73	19
57,805 75	28,095 69	19,334 57	None.	105,236 01	e 60,894 92	e 13,777 35	20
103,171 46	45,729 83	35,029 97	76,782 75	260,714 01	e 116,785 55	e 92,735 97	21
357,195 04	116,089 61	66,819 55	14,709 92	554,814 12	e 309,908 94	e 242,210 49	22
390,173 49	112,814 98	50,924 46	128,282 78	682,195 71	e 102,083 27	d 951 36	23
601,926 46	198,174 35	152,001 06	473,384 41	1,425,486 28	e 529,480 06	e 383,888 70	24
615,563 02	279,723 59	138,984 84	448,062 27	1,482,333 72	e 592,229 85	e 635,067 98	25
359,181 29	194,355 23	54,845 96	31,348 99	639,731 47	c 284,247 63	e 83,045 63	26
123,606 84	38,968 02	18,979 97	262 65	181,817 48	e 33,657 67	d 16,216 55	27
19,163 39	None.	33,071 75	None.	52,235 14	e 84,772 58	e 53,075 83	28
8,544 11	None.	40,451 88	None.	48,995 99	e 119,570 09	e 81,868 21	29
15,293 33	5,738 17	4,167 30	None.	25,198 80	e 9,725 44	e 244 97	30
3,446 71	4,374 62	178 25	None.	7,999 58	e 11,435 91	e 8,049 04	31
29,204 51	12,211 18	2,204 27	None.	43,619 96	e 11,408 73	d 3,006 72	32
52,560 00	37,333 77	4,480 49	32,883 52	127,257 78	e 46,907 30	e 2,205 92	33
296,653 79	104,275 62	82,002 18	20,665 04	503,596 63	e 297,333 70	e 123,006 97	34
175,137 29	38,930 23	18,966 43	256 32	233,290 27	e 6,380 41	d 40,346 00	35
141,246 79	58,863 54	45,585 24	None.	245,695 57	e 247,914 54	e 149,671 75	36
5,747 82	1,859 64	1,312 18	None.	8,919 64	e 4,928 25	e 2,606 43	37
3,014 08	2,559 28	4,615 83	None.	10,189 19	e 8,440 49	e 1,265 38	38
20,522 52	9,399 45	1,001 42	None.	30,923 39	e 15,087 64	e 4,686 77	39
115,591 14	47,913 75	14,035 91	2,454 27	179,995 07	e 81,813 48	e 31,202 38	40
2,250 58	343 12	2,808 98	None.	5,402 68	e 9,626 27	e 8,240 37	41
133,691 53	48,480 90	35,461 65	7,709 93	225,344 01	e 112,102 90	e 42,737 47	42
56,682 56	28,823 24	20,692 05	None.	106,197 85	e 83,847 21	e 34,784 89	43
275,584 12	96,890 60	56,558 22	15,228 17	444,261 11	e 121,411 29	e 2,544 34	44
168,328 63	60,652 33	16,083 80	16,636 12	261,750 88	e 52,990 31	d 8,120 71	45
381,136 82	131,657 47	101,783 95	44,306 93	658,885 17	e 301,290 44	e 112,918 38	46
284,083 75	69,558 63	56,658 63	110,848 59	521,149 60	e 68,122 51	d 50,554 09	47
194,874 37	80,742 34	36,597 07	22,632 91	334,846 69	e 158,445 70	e 48,971 93	48
83,470 10	10,931 41	7,473 46	None.	101,874 97	d 19,018 22	d 32,559 46	49
145,211 71	47,482 63	41,122 91	None.	233,817 25	e 85,985 20	d 1,322 58	50
15,197 34	14,025 12	3,155 96	None.	32,378 42	e 32,204 73	e 15,023 65	51
166,286 61	60,113 76	23,998 94	58,375 02	308,774 33	e 57,688 64	e 29,566 79	52
6,637,608 76	2,506,386 22	1,443,295 08	1,709,869 96	12,297,160 02	e 5,042,802 96	e 2,480,958 22	e



TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and other Insurance during 1918, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Premiums received.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force at date (Fire and other).	Assets.	Rate of Assets per cent of amount of Insurance in force.
	(Fire and other.)	(Fire and other.)	(Fire.)	(Fire and other.)	(Fire and other.)	\$	\$ cts.		\$	\$ cts.	
Canadian Companies.											
Acadia Fire.....	54.92	6.00	37.53	42.89	88.67	29,827,934	414,609 45	1.39	23,072,268	771,563 80	3.34
Beaver Fire.....	17.02	24.77	15.74	15.74	38.39	6,393,054	101,548 69	1.59	4,155,738	340,465 25	0.82
British America.....	56.68	9.79	44.37	35.14	90.55	556,805,098	4,482,086 57	0.80	479,508,810	4,088,827 32	8.53
British Colonial.....	62.30	None.	48.65	48.65	103.95	20,956,639	282,513 33	1.35	16,868,674	276,288 79	1.64
British Northwestern.....	65.38	None.	44.91	44.91	90.08	14,100,920	146,079 56	1.04	12,577,286	373,490 55	2.97
Canada Accident.....	39.08	3.83	21.85	41.95	100.25	19,016,719	165,942 34	0.87	28,053,581	587,378 47	2.09
Canada National.....	47.84	55.63	*52.80	*52.80	93.77	22,520,425	330,178 33	1.47	23,075,349	2,356,051 00	10.21
Canadian Fire.....	43.78	2.05	45.66	45.66	89.56	36,495,641	529,702 29	1.45	39,277,131	1,560,438 04	3.97
Canadian Lumbermen's.....	None.	None.	61.22	61.22	107.38	1,571,050	36,973 54	2.35	None.	39,457 87	....
Dominion Fire.....	44.97	None.	36.96	37.61	78.65	39,240,853	508,429 58	1.30	42,035,443	526,527 53	1.25
Dominion of Canada Guarantee and Accident.....	41.15	5.33	46.55	50.22	90.01	4,675,144	51,661 41	1.11	53,162,244	941,107 33	1.77
Fire Insurance Co. of Canada.....	None.	None.	None.	None.	51.31	2,947,543	28,697 05	0.97	1,298,134	139,856 26	1.08
Globe Indemnity.....	47.80	None.	51.33	45.14	89.56	21,154,823	219,513 97	1.04	79,211,022	852,131 43	1.08
Guardian Insurance Co. of Canada.....	39.59	None.	33.04	35.92	71.01	....	....	....	8,554,888	676,312 32	....
Hudson Bay.....	63.98	0.02	41.01	41.01	100.53	24,818,421	317,988 53	1.28	18,487,708	325,126 94	1.76
Imperial Underwriters.....	44.46	None.	34.24	34.25	68.90	27,368,369	241,029 16	0.88	15,126,730	391,169 62	2.59
Liverpool Manitoba.....	43.74	12.54	35.12	35.12	79.30	47,525,598	512,275 72	1.08	38,307,485	976,587 79	2.55
London Mutual.....	64.31	None.	40.15	40.15	101.01	77,034,694	729,377 61	0.95	66,011,092	484,431 15	7.34
Mercantile Fire.....	56.98	9.18	35.61	35.61	95.51	36,883,458	333,096 95	0.90	42,158,283	545,733 84	1.29
Mount Royal.....	53.27	2.48	35.09	34.55	78.48	81,906,670	960,258 33	1.17	65,955,681	1,436,358 01	2.18
North Empire.....	62.39	None.	37.65	37.65	86.37	19,193,862	219,402 45	1.14	9,135,564	337,706 65	3.70
North West Fire.....	48.12	None.	34.81	34.81	74.81	18,673,652	219,661 02	1.17	17,842,256	352,634 80	1.98
Occidental.....	49.24	None.	36.78	36.78	77.33	27,375,072	323,812 46	1.18	18,776,960	600,552 34	3.20
Pacific Coast.....	60.53	None.	41.03	41.03	89.22	35,488,077	275,989 29	0.78	17,387,334	1,036,318 71	5.96
Quebec.....	35.50	20.67	37.45	37.45	84.61	40,158,039	367,933 43	0.92	46,197,951	740,935 96	1.60
Western.....	58.63	1.02	37.98	26.12	83.68	877,600,063	6,645,718 17	0.76	675,839,973	7,178,415 40	1.06
Totals.....	54.63	2.77	40.24	34.16	86.60	2,089,731,879	18,445,079 29	0.89	1,842,077,583	27,935,867 17	1.52

\*Including 18.91 per cent rate of investment expenses per cent of premiums received.



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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1918, also the Rates of Premiums charged per cent of amounts insured.

	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>						
Alliance.....	58.41	33.63	92.04	\$ 44,092,823	\$ 395,509 81	0.90
Atlas.....	54.52	33.41	87.93	54,336,189	662,018 58	1.22
British Crown.....	52.88	40.82	93.70	31,945,134	415,227 89	1.30
British Traders.....	54.24	42.74	96.98	12,395,659	126,323 74	1.01
Caledonian.....	48.55	32.81	81.36	52,055,517	564,682 95	1.08
Car and General.....	None.	None.	None.	None.	None.	.....
Century.....	67.73	37.11	104.84	23,201,899	205,731 19	0.89
Commercial Union.....	60.06	33.83	93.89	162,035,912	1,549,554 07	0.96
Eagle Star and British Dominions.....	75.10	62.06	137.16	20,338,085	1,195,968 25	0.96
Employers' Liability.....	53.57	32.68	86.25	80,866,010	790,884 46	0.98
General Accident Fire and Life.....	58.95	35.17	94.12	47,183,708	483,364 15	1.02
Guardian Assurance.....	55.01	29.54	84.55	137,970,752	1,583,702 65	1.15
Law Union and Rock.....	59.62	32.93	92.55	36,506,199	325,048 12	0.89
Liverpool and London and Globe.....	52.53	33.71	86.24	155,232,665	1,737,307 85	1.12
London Guarantee and Accident.....	44.94	36.35	81.29	54,693,653	611,448 60	1.12
London and Lancashire Fire.....	44.85	32.82	77.67	107,153,093	1,087,484 90	1.02
London Assurance.....	50.00	34.72	84.72	46,117,342	453,579 72	0.98
Marine Insurance Co.....	None.	None.	None.	None.	None.	.....
National Benefit.....	26.17	25.06	51.23	116,250	1,863 06	1.60
North British and Mercantile.....	53.71	31.63	85.34	120,693,745	1,292,998 88	1.07
Northern Assurance Co.....	66.49	32.55	99.04	94,213,077	1,163,294 77	1.23
Norwich Union Fire.....	54.39	38.88	93.27	85,543,171	969,679 64	1.13
Ocean Accident and Guarantee.....	66.40	42.58	108.98	39,593,555	396,469 86	1.00
Palatine.....	48.62	34.17	82.79	44,397,791	447,043 34	1.00
Phoenix of London.....	45.63	33.09	78.82	112,133,514	1,397,051 72	1.25
Provincial.....	50.23	26.68	76.91	9,744,134	79,004 03	0.81
Queensland.....	21.15	76.54	97.69	8,866,307	94,218 91	1.06
Royal Exchange.....	47.17	30.03	77.20	80,517,274	758,525 20	0.94
Royal Insurance.....	56.27	33.65	89.92	180,198,900	1,991,567 82	1.11
Scottish Metropolitan.....	None.	None.	None.	None.	None.	.....
Scottish Union and National.....	59.74	34.01	93.75	53,562,761	498,161 21	0.93
Sun Insurance Office.....	52.55	33.85	86.40	87,963,278	887,987 93	0.01
Union Assurance Society.....	44.69	33.11	77.80	80,655,128	845,006 65	1.05
Union Insurance of Canton.....	36.86	40.18	77.04	36,848,472	405,669 98	1.10
Union Marine.....	None.	None.	None.	None.	None.	None.
Yorkshire.....	56.45	33.48	89.93	43,308,253	541,988 96	1.21
Totals.....	53.38	34.48	87.86	2,144,480,250	22,958,368 80	1.08



TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and Foreign Companies transacting Fire Insurance in Canada during 1918, also the Rates of Premiums charged per cent of Amounts insured—*Concluded.*

	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>Foreign Companies.</i>						
Etna Insurance Co.....	57.82	32.22	90.04	43,999,232	501,255 61	1.14
Agricultural... ..	23.86	39.45	63.31	1,898,784	30,844 27	1.62
Alliance Insurance .....	44.60	35.13	79.73	21,151,665	167,369 14	0.79
American Central .....	54.41	33.69	88.10	29,839,276	250,990 06	0.84
American Insurance .....	53.93	29.20	83.13	8,260,610	96,172 50	1.16
American Lloyds.....	56.10	29.49	85.59	6,145,986	25,261 90	0.41
Automobile.....				None.	None.	
Boston.....	92.74	64.45	157.22	4,111,213	56,909 69	1.38
California.....	31.82	42.04	73.86	11,919,922	89,607 16	0.75
Citizens' of Missouri .....	17.09	30.09	47.18	4,348,812	61,459 87	1.41
Columbia.....				None.	None.	
Commercial Union of N.Y.....	22.59	30.87	53.46	962,594	13,729 55	1.43
Connecticut .....	57.42	37.06	94.48	25,403,154	284,549 82	1.12
Continental .....	53.68	36.35	90.03	54,836,439	605,059 08	1.10
Equitable Fire and Marine .....	67.31	34.11	101.42	18,541,921	218,232 75	1.18
Fidelity-Phoenix.....	52.17	35.41	87.58	50,581,029	569,165 29	1.13
Fire Association of Philadelphia.....	51.41	25.28	76.69	5,679,189	79,745 86	1.40
Fireman's Fund .....	74.46	31.43	105.89	25,769,990	242,373 88	0.94
Firemen's Insurance .....	50.31	32.87	83.18	9,317,110	108,872 95	1.17
General of Paris .....	48.70	39.96	88.66	17,975,747	160,663 73	0.89
Glens Falls.....	46.91	36.72	83.62	29,421,536	224,252 82	0.76
Globe and Rutgers .....	53.54	27.42	80.96	85,009,552	830,170 05	0.98
Great American.....	79.26	33.26	112.52	77,172,025	712,447 97	0.92
Hartford Fire .....	53.20	30.95	85.64	131,038,582	1,331,372 95	1.02
Home Insurance.....	50.97	34.67	91.43	137,747,232	1,496,906 03	1.09
Insurance Co. of North America .....	55.82	38.73	94.55	101,463,424	870,485 46	0.86
Insurance Co. of State of Pa .....	78.60	36.85	115.45	23,179,811	202,753 45	0.87
Lumbermen's Underwriting All .....	18.44	31.82	50.26	6,872,910	124,809 17	1.81
Manufacturing Lumbermen's .....	6.67	31.57	38.23	8,327,100	151,402 89	1.82
Mechanics and Traders .....	61.13	39.59	100.72	1,171,347	26,082 82	2.23
Merchants Fire .....	23.16	30.59	53.75	1,216,216	19,621 26	1.61
Millers National .....	71.90	35.49	107.39	4,782,160	59,789 90	1.25
National-Ben Franklin .....	52.84	42.04	94.88	11,400,898	132,120 39	1.16
National Fire of Hartford.....	49.94	31.36	81.30	65,388,447	720,236 84	1.10
National Union Fire.....	96.45	31.90	128.38	27,175,774	241,828 15	0.89



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La Nationale .....	36.30	26.84	63.14	45,377,495	448,578 53	0.99
Newark.....	53.77	29.71	83.48	1,075,985	17,217 94	1.60
New Hampshire.....	26.31	62.64	88.95	1,784,567	28,530 26	1.60
New Jersey.....	57.63	29.21	86.84	3,341,764	47,161 77	1.41
Niagara Fire.....	58.56	31.38	89.94	28,759,417	314,968 20	1.10
Northwestern Mutual.....	18.95	26.54	45.49	1,881,690	19,106 30	1.62
Northwestern National.....	54.39	34.15	88.54	21,861,007	261,805 53	1.20
Phoenix of Paris.....	40.33	35.23	75.56	23,689,850	197,314 29	0.83
Phoenix of Hartford.....	69.42	38.65	108.07	67,385,175	722,179 00	1.07
Providence Washington.....	76.06	34.67	110.73	32,949,194	292,300 26	0.89
Queen of America.....	55.85	34.21	90.06	68,881,581	840,772 44	1.22
St. Paul Fire and Marine.....	80.65	35.84	116.49	61,887,171	552,296 11	0.89
Springfield Fire and Marine.....	55.16	33.21	88.37	50,555,690	451,289 95	0.89
Stuyvesant.....	129.51	28.56	158.07	8,079,706	97,180 46	1.20
L'Union, Paris, France.....	62.81	38.32	101.13	23,163,093	283,165 84	1.22
Vulcan.....	32.06	36.25	68.31	4,288,442	42,732 04	0.99
Westchester.....	74.24	37.55	111.79	33,885,088	377,144 71	1.11
Totals.....	56.83	33.81	90.64	1,530,256,602	15,700,286 89	1.03



TABLE VIII.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1918.

(*Licensed reinsurance deducted*).

CANADIAN COMPANIES—NET PREMIUMS WRITTEN, 1918

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire .....	7,730	26,942	17,518	84,345	51,440	48,352	6,064	37,484	10,084	None.	249,959
Beaver Fire .....	4,880	6,568	4,276	None.	None.	None.	None.	None.	18,188	None.	33,912
British America .....	82,297	64,869	61,272	35,782	47,078	311,627	8,170	121,862	69,288	None.	802,245
British Colonial .....	14,019	16,168	10,828	9,214	11,892	48,349	None.	97,524	18,208	None.	226,202
British Northwestern .....	17,363	5,008	16,850	None.	5,348	12,537	None.	None.	30,176	None.	87,282
Canada Accident .....	10,696	19,442	12,900	14,452	11,908	29,835	1,648	11,456	17,006	None.	129,436
Canada National .....	48,110	36,388	52,882	None.	22,160	61,073	None.	None.	56,251	None.	276,864
Canadian Fire .....	61,519	17,900	79,735	None.	11,829	74,414	2,663	None.	71,645	None.	319,705
Canadian Lumbermen's .....	None.	None.	None.	None.	None.	17,234	None.	11,047	None.	None.	28,281
Dominion Fire .....	33,152	10,081	20,549	11,114	11,132	279,158	None.	53,114	20,920	None.	439,220
Dominion of Can. Ctee. and Acet .....	12,117	3,466	6,290	None.	None.	18,109	None.	326	3,462	None.	43,770
Fire Insurance Co. of Can .....	445	1,277	588	208	None.	9,704	None.	15,397	362	None.	27,981
Globe Indemnity .....	21,021	11,235	15,848	None.	None.	82,129	None.	17,944	30,380	None.	178,557
Guardian Insurance Co. of Can .....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Hudson Bay .....	17,481	40,154	20,227	16,670	11,127	92,115	None.	21,451	28,060	None.	247,285
Imperial Underwriters .....	8,557	50,623	11,600	13,930	7,516	58,604	2,556	32,535	13,332	None.	199,253
Liverpool Manitoba .....	38,002	41,039	51,943	7,546	5,542	161,852	None.	63,855	47,255	None.	417,034
London Mutual .....	14,712	41,421	23,176	-22,688	None.	385,853	None.	105,656	27,118	486	575,734
Mercantile .....	22,523	23,734	27,534	9,045	51	167,520	85	1,349	26,286	None.	278,042
Mount Royal .....	11,049	50,245	40,293	10,116	22,089	234,284	None.	456,662	27,316	None.	852,139
North Empire .....	23,625	16,911	31,963	None.	None.	69,805	None.	928	39,934	None.	183,166
North West .....	9,290	10,221	16,260	10,369	9,849	45,654	543	25,250	12,666	None.	140,102
Occidental .....	25,576	8,180	48,242	18,174	13,279	53,855	22	44,008	108,670	None.	320,300
Pacific Coast .....	17,734	26,951	13,064	None.	None.	34,663	None.	5,858	17,062	None.	115,332
Quebec .....	19,921	29,433	27,199	24,020	None.	67,650	-7	119,727	21,260	None.	309,203
Western .....	57,717	63,484	58,251	48,457	35,260	411,442	9,132	202,950	71,921	None.	958,614
Totals .....	579,830	621,740	669,378	290,754	277,500	2,775,821	30,876	1,446,383	786,850	486	7,479,618



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## CANADIAN COMPANIES—NET LOSSES INCURRED, 1918.

Acadia Fire.....	4,442	8,890	3,916	31,162	12,344	25,485	1,579	8,702	7,160	None.	103,680
Beaver Fire.....	754	769	187	None.	None.	None.	None.	None.	3,956	None.	5,666
British America.....	39,857	21,103	39,568	16,513	4,883	181,759	1,769	73,277	56,127	None.	434,856
British Colonial.....	1,810	8,465	4,681	6,514	7,640	37,601	None.	49,306	12,925	None.	128,942
British Northwestern.....	8,653	392	12,761	None.	1,067	15,583	None.	None.	15,487	None.	53,943
Canada Accident.....	9,670	11,673	4,808	10,535	3,625	29,049	None.	4,008	5,736	None.	79,104
Canada National.....	23,454	6,006	20,738	None.	15,331	36,537	None.	None.	20,463	None.	122,529
Canadian Fire.....	16,709	6,466	18,724	None.	6,737	51,930	None.	None.	34,804	None.	135,370
Canadian Lumbermen's.....	None.	None.	None.	None.	None.	45	None.	40	None.	None.	85
Dominion Fire.....	15,004	1,574	10,182	12,040	10,237	121,479	None.	32,439	3,688	None.	206,643
Dominion of Can. Gtee. and Acct.....	6,722	-8	424	None.	None.	5,099	None.	None.	104	958	13,299
Fire Insurance Co. of Can.....	None.	None.	None.	None.	None.	1,929	None.	1	None.	None.	1,930
Globe Indemnity.....	2,361	1,078	15,097	None.	None.	40,477	None.	1,830	30,039	None.	90,882
Guardian Insurance Co. of Can.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Hudson Bay.....	3,971	25,435	13,621	6,692	1,527	60,005	None.	15,614	8,184	None.	135,049
Imperial Underwriters.....	1,243	4,489	3,782	6,319	872	39,748	173	15,179	6,537	None.	78,342
Liverpool Manitoba.....	8,902	30,441	10,203	7,850	2,276	63,700	None.	39,818	23,987	None.	187,177
London Mutual.....	5,653	7,558	28,210	8,922	None.	266,915	None.	56,500	11,322	None.	385,080
Mercantile.....	13,245	9,745	14,166	9,517	None.	86,608	None.	None.	8,737	None.	142,018
Mount Royal.....	975	8,804	30,461	11,669	24,648	118,089	None.	233,824	26,822	None.	455,292
North Empire.....	21,253	1,403	13,169	None.	None.	28,508	None.	652	6,122	None.	71,107
North West.....	3,277	2,195	4,689	1,017	4,302	31,450	None.	11,095	2,653	None.	60,678
Occidental.....	6,146	96	33,390	17,383	2,786	28,289	None.	25,953	43,109	None.	157,152
Pacific Coast.....	6,718	4,161	4,311	None.	None.	23,438	None.	2,657	5,695	None.	46,980
Quebec.....	5,630	2,997	9,690	10,162	None.	10,193	None.	61,077	6,950	None.	106,699
Western.....	23,805	24,000	46,102	15,631	-948	235,955	1,951	96,078	36,687	None.	479,261
Totals.....	230,254	187,732	342,880	171,926	97,327	1,539,871	5,472	728,050	377,294	958	3,681,764



TABLE IX.—Showing the Summary of Net Premiums Written and Net Losses Incurred by Provinces in Canada, by British Companies transacting Fire Insurance during 1918.

(Licensed reinsurance deducted.)

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1918

Companies.	Alberta	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
Alliance	\$ 21,699	\$ 29,387	\$ 49,487	\$ 271	None.	\$ 107,765	None.	\$ 112,900	\$ 30,818	\$ 918	\$ 353,245
Atlas	34,699	27,952	44,036	27,010	17,594	213,262	4,009	147,220	49,526	None.	565,308
British Crown	50,003	54,615	23,278	19,231	11,250	108,644	None.	42,047	27,754	None.	336,822
British Traders.	3,739	14,614	7,699	3,114	10,961	40,885	2,047	16,064	6,109	None.	105,232
Caledonian	23,450	43,489	47,856	11,825	9,922	194,631	5,475	96,210	42,259	None.	475,117
Car and General.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Century	18,530	23,272	15,964	None.	None.	69,400	None.	4,127	19,928	None.	151,221
Commercial Union.	94,237	114,442	97,798	55,960	49,266	377,890	2,314	216,690	97,759	177	1,106,533
Eagle Star and British Dominions.	21,095	31,174	21,738	6,391	8,645	58,124	None.	36,676	14,443	None.	198,286
Employers' Liability	31,885	55,799	33,814	19,031	37,981	261,112	2,611	168,392	36,835	None.	647,460
General Accident, Fire and Life.	57,913	26,095	32,166	5,077	None.	141,992	5,456	73,897	60,003	None.	402,599
Guardian Assurance.	57,664	102,120	84,422	39,707	33,837	425,042	4,815	484,445	63,586	(a) 1,354,414	1,354,414
Law Union and Rock.	15,853	14,183	25,893	6,845	25,700	81,080	7,760	51,241	39,492	727	268,814
Liverpool and London and Globe.	88,768	158,218	89,031	34,987	16,502	487,490	1,651	385,178	124,856	1,258	1,387,969
London Guarantee and Accident.	16,197	27,699	35,438	14,107	8,891	304,642	None.	51,865	40,901	None.	499,740
London and Lancashire Fire.	62,319	95,677	63,291	23,133	2,299	405,016	97	168,942	86,162	None.	906,936
London Assurance.	26,550	76,510	37,113	18,804	7,210	124,641	None.	73,233	24,344	None.	388,405
Marine Insurance Co.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
National Benefit.	None.	1,678	None.	None.	None.	None.	None.	None.	None.	None.	1,678
North British and Mercantile	57,086	67,005	67,588	55,124	34,877	364,692	7,679	353,478	78,979	None.	1,086,508
Northern Assurance Co.	41,669	93,209	49,817	40,061	36,083	378,231	6,775	287,690	60,093	None.	993,628
Norwich Union Fire	52,632	69,904	41,289	64,471	42,953	367,799	5,448	151,153	68,997	None.	864,646
Ocean Accident and Guarantee	40,946	11,670	38,252	7,514	11,345	169,925	None.	13,526	23,100	None.	316,278
Palatine.	32,986	36,888	30,046	33,466	96,090	21,443	4,654	60,083	26,471	None.	342,131
Phoenix of London.	30,043	251,897	61,803	40,283	31,249	267,377	6,441	327,038	46,956	None.	1,063,087
Provincial.	5,680	6,805	5,640	1,540	2,178	30,565	None.	11,088	4,303	None.	67,799
Queensland	1,583	10,260	6,425	2,450	1,581	29,600	None.	28,452	2,675	None.	83,186
Royal Exchange	57,615	55,983	53,744	27,784	28,974	173,452	9,720	170,792	45,963	18	624,045
Royal Insurance	97,702	115,137	97,680	82,516	59,818	603,195	9,891	489,256	114,418	None.	1,669,613
Scottish Metropolitan.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Union and National.	28,936	57,443	40,007	22,826	18,043	128,265	3,134	96,251	25,886	None.	420,791
Sun Insurance Office	39,070	69,295	35,423	59,646	34,042	305,453	4,811	124,295	46,484	None.	718,519
Union Assurance Society.	50,262	59,031	42,151	22,933	35,739	215,749	5,653	178,925	53,788	None.	664,231
Union Insurance of Canton	28,203	51,269	21,553	7,373	22,886	94,637	3,539	75,160	21,817	None.	326,437
Union Marine.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Yorkshire.	35,642	27,822	43,169	21,516	23,390	147,110	3,669	123,491	32,260	None.	458,069
Totals	1,224,656	1,880,612	1,343,611	775,036	719,306	6,699,169	107,683	4,619,805	1,416,965	3,098	18,848,747

(a) Including \$58,776 premiums which have not been separated according to Provinces.



BRITISH COMPANIES—NET LOSSES INCURRED—1918.

Alliance	13,768	3,115	29,713	None.	76,573	None.	87,432	8,265	None.	218,866
Atlas	9,209	5,757	19,858	9,547	135,649	1,978	72,607	36,266	None.	295,760
British Crown	25,666	17,793	9,602	5,813	62,326	None.	14,605	12,899	None.	158,438
British Traders	29	444	1,698	508	8,173	None.	4,403	2,500	None.	17,755
Caledonian	18,046	5,378	39,872	3,321	82,894	1,391	59,032	16,723	None.	229,913
Car and General	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Century	3,254	2,795	7,180	None.	48,236	None.	1,554	16,996	None.	80,015
Commercial Union	48,689	46,178	29,654	290,574	52,084	1,728	118,362	35,322	146	636,314
Eagle Star and British Dominion	5,794	165	13,456	6,565	28,953	None.	16,535	21,229	None.	93,048
Employers' Liability	3,302	11,655	34,356	1,210	157,193	214	66,508	11,824	None.	289,658
General Accident, Fire and Life	35,746	3,304	20,617	453	72,165	1,700	40,403	41,907	None.	216,199
Guardian Assurance	24,205	14,272	45,875	24,332	270,585	743	242,774	11,727	None.	692,297
Law Union and Rock	6,591	5,082	50,110	24,919	37,605	211	26,393	4,618	None.	156,196
Liverpool and London and Globe	48,871	14,450	63,038	-9,071	290,386	849	216,848	37,156	None.	685,450
London Guarantee and Accident	933	10,124	10,121	2,626	171,928	None.	31,521	10,400	None.	239,389
London and Lancashire Fire	21,522	10,479	25,015	374	231,311	None.	110,738	23,947	None.	427,451
London Assurance	6,462	20,359	46,590	343	44,941	None.	31,974	10,355	None.	166,982
Marine Insurance Co.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
National Benefit	None.	4,300	None.	None.	None.	None.	None.	None.	None.	4,300
North British and Mercantile	32,323	7,345	44,356	11,900	177,398	1,203	183,676	46,408	None.	527,665
Northern Assurance Co	11,267	34,383	47,992	26,103	286,208	2,318	174,768	44,681	None.	650,170
Norwich Union Fire	26,709	21,062	28,201	6,644	240,421	124	91,082	17,733	None.	450,707
Ocean Accident and Guarantee	13,730	1,815	19,224	5,748	132,591	None.	5,124	19,581	None.	200,085
Palatine	6,160	19,361	13,832	53,557	13,021	923	23,600	18,797	None.	167,894
Phoenix of London	31,507	60,780	16,586	16,582	153,295	2,700	158,139	12,209	None.	460,540
Provincial	94	582	13,016	5,429	9,333	None.	6,114	130	None.	36,889
Queensland	None.	3,351	7	None.	4,330	None.	748	None.	None.	8,444
Royal Exchange	14,638	34,921	31,640	8,681	90,455	458	63,270	12,276	None.	260,684
Royal Insurance	51,260	52,501	51,320	-5,895	310,308	2,093	272,007	31,785	None.	817,339
Scottish Metropolitan	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Union and National	2,980	25,228	19,944	4,800	55,904	12	87,397	6,668	None.	212,815
Sun Insurance	23,150	9,703	15,334	3,881	143,068	796	65,449	31,922	None.	315,267
Union Insurance Society	14,052	19,829	16,193	8,325	110,563	3,207	76,504	18,241	None.	274,949
Union Insurance of Canton	2,734	32,984	4,898	6,321	31,634	235	37,358	1,099	None.	117,263
Union Marine	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Yorkshire	5,713	14,851	22,123	15,038	78,578	256	70,413	15,653	None.	237,193
Totals	508,404	514,346	791,421	528,079	3,608,109	23,139	2,457,338	578,717	146	9,345,935

(a) Including \$41,045 losses which have not been separated according to Provinces.



TABLE X.—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance during 1918.

FOREIGN COMPANIES—NET PREMIUMS WRITTEN—1918.

*Licensee's reinsurance deducted.*

Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
	\$	\$	\$		\$	\$		\$	\$	\$	\$
Atna Insurance Co.	18,407	63,170	50,286	23,986	25,526	119,871	None.	75,227	12,007	None.	418,480
Agri-cultural	None.	12,470	None.	None.	None.	None.	None.	None.	None.	None.	12,470
Alliance Insurance	2,523	21,584	7,513	5,583	2,829	36,788	None.	50,500	6,081	None.	113,401
American Central	19,684	15,357	30,777	465	24	6,169	None.	2,702	26,110	177	101,495
American Insurance.	17,739	2,889	22,997	859	637	15,764	21	7,312	19,999	12	88,229
American Lloyd's	611	2,303	1,131	457	827	9,619	None.	7,374	None.	None.	22,322
Automobile	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Boston	4,960	31,455	5,294	None.	None.	None.	None.	None.	2,381	None.	41,090
California	12,143	28,031	8,706	None.	None.	None.	None.	None.	11,646	361	60,887
Citizens of Missouri	None.	32,913	None.	None.	None.	None.	None.	None.	None.	None.	32,913
Columbia	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Commercial Union of N.Y.	None.	8,388	None.	None.	None.	None.	None.	None.	None.	None.	8,388
Connecticut	25,385	14,898	10,030	6,241	13,302	37,611	20	17,487	13,483	None.	168,457
Continental Insurance	26,290	40,769	41,236	23,368	40,487	115,568	2,916	90,643	17,676	None.	128,983
Equitable Fire and Marine	9,102	4,694	4,953	1,178	2,323	18,183	70	8,695	6,003	None.	55,503
Fidelity-Phoenix.	29,614	56,028	15,468	27,778	41,852	129,887	3,604	61,034	19,858	None.	115,123
Fire Association of Philadelphia	10,137	24,708	3,179	896	564	9,057	13	4,865	2,937	5	56,361
Fireman's Fund	18,199	68,822	13,419	6,625	9,669	38,028	None.	35,926	3,761	None.	194,452
Firemen's Insurance.	4,892	14,017	37,227	None.	None.	24,271	None.	5,616	5,087	None.	91,110
General of Paris	11,053	17,358	10,710	7,111	3,964	30,766	2,140	26,613	10,200	None.	119,915
Glens Falls	33,383	31,391	12,969	5,413	807	45,329	27	29,901	49,292	18	211,440
Globe and Rutgers	22,975	48,946	28,410	38,493	33,002	236,075	None.	257,857	27,506	None.	693,264
Great American	52,601	56,288	23,966	20,311	21,595	158,228	1,111	120,904	39,045	380	(a) 494,437
Hartford Fire.	78,773	90,191	109,354	60,598	48,327	373,372	None.	189,647	137,437	None.	1,087,699
Home Insurance	142,209	75,452	88,460	105,247	201,209	314,351	17,134	193,048	113,974	None.	1,251,384
Insurance Co. of North America.	30,570	69,309	34,139	35,429	23,017	236,219	12	186,516	28,326	28	643,595
Insurance Co. of State of Pennsylvania.	23,660	40,964	10,993	None.	None.	56,570	None.	370	25,488	None.	158,345
Lumbermen's Underwriting Alliance	None.	22,563	None.	6,533	None.	56,914	None.	25,187	None.	None.	111,797
Manufacturing Lumbermen's	None.	15,930	None.	8,091	None.	56,561	None.	14,774	None.	None.	125,356
Mechanics and Traders.	None.	25,019	None.	None.	None.	None.	None.	None.	None.	None.	25,019
Merchants Fire	None.	17,117	None.	None.	None.	None.	None.	None.	None.	None.	17,117
Millers National	2,369	4,979	5,225	—	150	27,541	None.	1,803	2,426	None.	44,464
National-Ben Franklin.	7,749	16,143	16,740	None.	None.	46,108	None.	23,364	None.	None.	110,104

DEPARTMENT OF INSURANCE

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TABLE X.—*Concluded*—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance during 1918.—*Concluded.*

FOREIGN COMPANIES' NET LOSSES INCURRED 1918.—*Concluded.*

(License reinsurance deducted.)

Companies	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.
Compagnie des Parcs	\$ 1,035	\$ 6,574	\$ 9,792	\$ 688	\$ 521	\$ 17,831	\$ 11	\$ 11,329	\$ 5,804	\$ None	\$ 53,355
Citizens' Life	9,321	5,784	10,739	3,353	90	28,401	None.	7,430	23,221	None	88,339
Crédit and Réparations	20,195	12,722	40,232	19,177	13,892	136,550	None.	148,362	11,409	None	402,536
Great American	32,454	20,087	38,088	4,486	8,869	121,512	None.	89,705	28,689	None	343,890
Hartford Life	49,968	15,188	71,434	18,455	25,590	226,283	None.	141,806	90,620	None	639,544
Home Insurance	84,995	12,885	50,612	32,718	75,760	234,530	1,709	104,311	54,275	None.	651,795
Insurance Co. of North America	8,358	18,073	31,572	16,965	21,398	117,221	None.	115,106	8,426	None.	337,119
Insurance Co. of State of Pennsylvania	10,773	14,354	12,123	None.	None.	77,722	None.	545	15,014	None.	130,531
Lambert's Underwriting Agency	None	17	None	None.	None.	7,993	None.	5,454	None.	None.	13,464
Mechanics and Traders	None	16	None	None.	None.	7,671	None.	857	None.	None.	8,544
Mercantile Fire	None	16,493	None	None.	None.	None.	None.	None.	None.	None.	16,493
Millers National	None	3,447	None	None.	None.	None.	None.	None.	None.	None.	3,447
National-Ben Franklin	5	1,044	4,562	None.	None.	23,878	None.	150	None.	None.	29,648
National Fire of Hartford	677	4,136	8,594	None.	None.	34,930	None.	18,366	None.	None.	66,703
National Union Fire	7,582	13,104	45,793	23,948	42,846	107,581	1,125	40,435	16,275	None.	298,689
La Naturop	2,281	13,216	15,914	11,682	29,333	52,747	None.	18,392	4,381	None.	147,946
Newark	1,429	5,677	15,199	8,190	2,754	50,671	None.	63,180	3,621	None.	150,721
New Hampshire	None	5,728	None	None.	None.	None.	None.	None.	None.	None.	5,728
New Jersey	29	2,002	5	None.	None.	None.	None.	None.	984	None.	3,020
Northwestern Mutual	None	20,809	None	None.	None.	None.	None.	None.	None.	None.	20,809
Northwestern National	15,952	11,886	None	None.	None.	26,067	None.	32,425	13,913	None.	115,517
Phoenix of Paris	14,114	2,251	14,473	602	199	None.	None.	None.	None.	None.	2,251
Phoenix of Hartford	679	7,327	12,771	829	436	56,918	None.	20,736	6,172	None.	119,223
Providence Washington	28,227	5,852	12,732	4,577	89	23,123	1,509	11,686	4,623	None.	64,170
Queen of America	13,305	52,540	11,123	6,804	— 3,673	83,353	None.	27,271	22,899	None.	228,753
St. Paul Fire and Marine	6,789	14,285	6,257	1,159	1,975	52,882	4,206	30,787	21,599	None.	142,249
Springfield Fire and Marine	13,655	26,464	32,121	26,876	— 19,255	95,329	None.	117,939	6,996	None.	307,465
Stuyvesant	18,906	6,546	25,384	549	6,312	121,305	25	18,251	56,083	None.	248,100
L'Union, Paris, France	56	9,242	41,797	7,775	11,664	65,526	1,000	34,895	13,917	None.	203,822
Vulcan	10,574	5,885	3,581	— 705	2,874	61,280	None.	2,193	229	None.	75,393
Westchester	1,366	12,762	15,096	1,875	19,140	30,128	None.	48,493	7,144	None.	145,212
	38,898	1,514	4,860	None.	None.	6,512	None.	839	3,434	None.	18,525
		9,389	12,226	6,037	79	42,562	None.	10,795	31,705	None.	151,691
Totals	467,892	495,969	732,204	238,712	255,063	2,352,682	10,849	1,311,233	545,165	146	6,409,915



RECAPITULATION.  
NET PREMIUMS WRITTEN—1918.

Canadian Companies.....	579,830	621,740	669,378	290,754	277,500	2,775,821	30,876	1,446,383	786,850	486	7,479,618
British Companies.....	1,224,656	1,880,642	1,343,611	775,036	719,306	6,699,169	107,683	4,619,805	1,416,965	.. 098	(a)18,848,747
Foreign Companies.....	946,129	1,638,292	1,052,410	618,568	718,392	3,458,405	50,297	2,448,218	921,012	1,363	(b)11,853,094
Totals.....	2,750,615	4,140,674	3,065,399	1,684,358	1,715,198	12,933,395	188,856	8,514,406	3,124,827	4,947	38,181,459

(a) Including \$8,776 premiums which have not been separated according to provinces.  
(b) Including 28 Floater Premiums which have not been separated according to provinces.

NET LOSSES INCURRED—1918.

Canadian Companies.....	230,254	187,732	342,880	171,926	97,327	1,539,871	5,472	728,050	377,294	958	3,681,764
British Companies.....	508,404	514,346	791,421	295,191	528,079	3,608,109	23,139	2,457,338	578,717	146	(c)9,345,935
Foreign Companies.....	467,892	495,969	732,204	238,712	255,063	2,352,682	10,849	1,311,233	545,165	146	6,409,915
Totals.....	1,206,550	1,198,047	1,866,505	705,829	880,469	7,500,662	39,460	4,496,621	1,501,176	1,250	19,437,614

(c) Including \$41,045 losses which have not been separated according to provinces.



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TABLE XI.—Premiums Earned and Losses Incurred, 1918.  
CANADIAN COMPANIES.  
*All reinsurance deducted.*

Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1917.
	\$	\$	%	%
Acadia	166,277	69,916	42.05	94.93
Beaver Fire	35,759	5,183	14.49	23.65
British America	883,862	287,596	32.54	45.64
British Colonial	122,578	82,121	66.99	76.18
British North Western	84,458	59,733	70.73	41.17
Canada Accident	46,428	31,333	67.49	67.30
Canada National	173,542	83,210	47.95	44.10
Canadian Fire	293,926	129,062	43.91	42.35
Canadian Lumbermen's	2,825	None.		
Dominion Fire	274,395	149,089	54.33	68.92
Dom. of Can. Gtee. and Acet.	27,362	9,385	34.30	82.65
Fire Insurance Co. of Can	-3,021	1,930		
Globe Indemnity	79,750	49,421	61.97	45.98
Guardian Ins. Co. of Can	None.	None.		
Hudson Bay	166,509	99,248	59.61	60.25
Imperial Underwriters	108,266	38,347	35.42	22.38
Liverpool Manitoba	245,108	111,443	45.47	42.92
London Mutual	402,752	254,245	63.13	53.64
Mercantile	269,089	140,740	52.30	48.22
Mount Royal	416,193	256,189	61.56	54.51
North Empire	99,063	68,119	68.76	50.96
North West	133,603	58,028	43.43	70.22
Occidental	217,155	75,974	34.99	60.52
Pacific Coast	100,717	43,880	43.57	67.04
Quebec	292,850	107,145	36.59	57.95
Western	628,405	344,937	54.89	63.45
Totals	5,267,851	2,556,274	48.53	54.48

TABLE XII.—Premiums Earned and Losses Incurred 1918—*Continued.*  
BRITISH COMPANIES.  
*Licensed reinsurance deducted.*

	\$	\$	%	%
Alliance	331,260	218,866	66.07	49.22
Atlas	533,899	295,760	55.40	60.39
British Crown	287,458	158,438	55.12	57.94
British Traders	37,087	17,755	47.87	
Caledonian	454,135	229,913	50.63	53.75
Car and General	None.	None.		
Century	114,181	80,015	70.08	117.12
Commercial Union	1,046,545	636,314	60.80	50.12
Eagle Star and British Dominions	92,368	93,048	100.74	60.39
Employers' Liability	573,563	289,658	50.50	61.44
General Accident Fire and Life	374,021	216,199	57.80	59.85
Guardian Assurance	1,270,128	692,297	54.51	60.76
Law Union and Rock	266,225	156,196	58.67	72.32
Liverpool and London and Globe	1,385,238	685,450	49.48	48.95
London Guarantee and Accident	389,242	239,389	61.50	92.08
London and Lancashire Fire	840,911	427,451	50.83	46.77
London Assurance	363,768	166,982	45.90	48.24
Marine Insurance Co.	None.	None.		
National Benefit	2,028	4,300	212.03	
North British and Mercantile	1,029,527	527,665	51.25	48.32
Northern Assurance Co.	957,296	650,176	67.92	63.39
Norwich Union Fire	844,219	450,707	53.39	61.39
Ocean Accident and Guarantee	278,171	200,085	71.93	66.33
Palatine	316,332	167,894	53.07	51.49
Phoenix of London	1,041,605	460,540	44.21	47.41
Provident	61,084	36,889	60.39	100.26
Quebec and	12,163	8,444	69.42	
Royal Exchange	571,226	260,684	45.64	67.26
Royal Insurance	1,640,811	817,339	49.81	57.56
Scottish Metropolitan	None.	None.		
Scottish Union and National	417,906	212,815	50.92	65.40
San Insurance Office	600,900	315,267	47.70	66.25
Union Assurance Society	594,109	274,949	46.28	53.81
Union Insurance of Canada	192,933	117,263	60.78	10.87
Union Marine	None.	None.		
Yorkshire	440,541	237,193	53.84	72.10
Totals	17,420,883	9,345,935	53.65	57.15



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TABLE XIII.—Premiums Earned and Losses Incurred 1918—*Concluded.*  
 FOREIGN COMPANIES.  
*Losses reinsured deducted.*

Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses Incurred to Premiums Earned.	The Same for 1917.
	\$	\$	%	%
Ætna Insurance Co ...	395,585	220,105	55.64	54.02
Agricultural .....	14,400	2,930	20.35	7.56
Alliance Insurance .....	89,395	57,492	64.31	95.50
American Central .....	88,435	51,888	58.67	32.29
American Insurance .....	79,868	56,212	70.39	41.17
American Lloyds .....	26,159	14,439	55.20	99.18
Automobile .....	None.	None.		
Boston .....	17,926	20,704	115.50	
California .....	57,249	29,139	50.90	31.54
Citizens' of Missouri .....	16,404	2,936	17.90	6.18
Columbia .....	None.	None.		
Commercial Union of N.Y. ....	8,931	1,781	19.94	12.19
Connecticut .....	153,168	66,429	43.37	69.07
Continental Insurance .....	378,352	206,717	54.64	84.65
Equitable Fire and Marine .....	53,185	36,261	68.18	56.61
Fidelity-Phenix .....	379,818	200,959	52.91	66.72
Fire Association of Phila. ....	24,719	34,231	138.48	
Fireman's Fund .....	184,318	135,479	73.50	68.22
Firemen's Insurance .....	87,287	37,091	42.49	58.10
General of Paris .....	101,891	53,385	52.39	69.67
Glens Falls .....	199,935	88,339	44.18	53.55
Globe and Rutgers .....	632,322	202,536	32.03	66.51
Great American .....	468,756	343,890	73.36	74.34
Hartford Fire .....	1,076,750	639,344	59.38	48.83
Home Insurance .....	1,188,365	651,795	54.85	61.13
Insurance Co. of North America ..	600,845	337,119	56.11	75.67
Insurance of State of Pa. ....	172,814	130,531	75.53	83.28
Lumbermen's Underwriting Alliance ..	94,670	13,464	14.22	
Manufacturing Lumbermen's .....	71,857	8,544	11.89	
Mechanics and Traders .....	23,473	16,493	70.26	
Merchants Fire .....	10,714	3,447	32.17	24.97
Millers National .....	42,482	29,648	69.79	103.32
National-Ben Franklin .....	100,599	66,703	66.30	52.04
National Fire of Hartford .....	568,623	298,689	52.53	51.81
National Union Fire .....	207,118	147,946	71.43	69.77
La Nationale .....	274,793	150,721	54.85	66.42
Newark .....	2,212	5,728	25.90	
New Hampshire .....	9,729	3,020	31.04	
New Jersey .....	21,417	20,809	97.16	
Niagara Fire .....	193,976	115,517	59.55	74.38
Northwestern Mutual .....	11,223	2,251	20.06	
Northwestern National .....	207,626	119,523	57.57	65.03
Phenix of Paris .....	119,387	64,470	54.00	58.42
Phoenix of Hartford .....	403,517	228,753	56.69	59.84
Providence Washington .....	218,634	142,249	65.06	67.92
Queen of America .....	657,969	307,465	46.73	61.81
St. Paul Fire and Marine .....	358,546	248,100	69.20	72.25
Springfield Fire and Marine .....	353,365	203,822	57.68	69.36
Stuyvesant .....	96,753	75,393	77.92	149.07
L'Union, Paris, France .....	219,647	145,212	66.11	65.53
Vulcan .....	34,478	18,525	53.73	
Westchester .....	236,581	151,691	64.12	62.02
Totals .....	11,036,366	6,409,915	58.08	64.36

## RECAPITULATION.

Canadian Companies .....	5,267,851	2,556,274	48.53	54.48
British Companies .....	17,420,883	9,345,935	53.65	57.15
Foreign Companies .....	11,036,366	6,409,915	58.03	64.36
Totals .....	33,725,100	18,312,124	54.30	59.03



Fire Insurance in Canada.

In Volume I of the report of last year there was included a tabulation giving certain information in respect of the business transacted by all fire insurance companies in Canada, including provincial as well as Dominion licensees, for the year 1917.

This year, circulars were sent to all provincial licensees asking for the figures in respect of the business for the year 1918 showing:—

- 1. Net amount of insurance written.
- 2. Net amount of insurance in force at the end of the year.
- 3. Net premiums received.
- 4. Net losses paid.

after deducting in each case reinsurance in companies licensed in Canada.

The inquiry extended to every company, stock or mutual, Canadian or foreign, carrying on business in Canada under provincial jurisdiction during the year 1918 and returns have with a few important exceptions been received from all. The number of provincial licenses, including 3 British and foreign companies, making returns in respect of fire insurance was 201 of which 6 appear to have transacted business outside the provinces by which they were incorporated.

The tabulation which appears below and the tabulation of unlicensed fire insurance on page 77 show that the fire insurance effected in 1918 on property situated in Canada was as follows:—

Dominion licensees.....	\$ 4,570,798,251
Provincial licensees.....	375,487,122
Unlicensed companies.....	318,700,095
Total.....	\$ 5,264,985,468

The net premiums received and net losses paid by licensed companies during the year and the net amount of insurance in force in those companies at the end of the year are given below. The returns required to be filed by persons effecting insurance in unlicensed companies do not give this information:—

	Insurance in force Dec. 31, 1918.	Net premiums received.	Net losses paid.
Dominion licensees.....	\$ 4,585,923,617	\$ 35,733,383	\$ 19,285,715
Provincial licensees.....	907,727,722	3,698,239	2,052,441
	\$ 5,493,651,339	\$ 39,431,622	\$ 21,338,156

FIRE INSURANCE IN CANADA, 1918.

Business transacted by	Net insurance written.	Net in force Dec. 31, 1918.	Net premiums received.	Net losses paid.
1. Dominion licensees.....	\$ 4,570,798,251	\$ 4,585,923,617	\$ 35,733,383	\$ 19,285,715
2. Provincial licensees.....				
(a) Provincial companies within provinces by which they are incorporated.....	342,239,566	828,531,200	3,433,231	1,910,142
b. Provincial companies within provinces other than those by which they are incorporated.....	32,653,304	78,561,467	257,456	134,149
c. British and Foreign companies.....	594,252	635,055	7,552	8,150
Total for Provincial Companies.....	375,487,122	907,727,722	3,698,239	2,052,441
Grand Totals.....	4,946,285,373	5,493,651,339	39,431,622	21,338,156



## SESSIONAL PAPER No. 9

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1918.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia .....	9,838,199
New Brunswick.....	10,908,464
Quebec.....	114,088,884
Ontario.....	159,212,643
Manitoba.....	8,374,282
Saskatchewan.....	2,001,636
Alberta.....	3,114,369
British Columbia .....	11,000,896
Prince Edward Island.....	14,322
Yukon.....	146,400
	318,700,095

Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills.....	17,561,958
Other industrial plants and mercantile establishments.....	245,982,358
Stocks and merchandise.....	46,877,311
Railway property and equipment.....	5,553,650
Miscellaneous.....	2,724,818
	318,700,095

Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Associations.....	36,009,736
Reciprocal Underwriters.....	34,262,538
Mutual Companies.....	201,465,630
Stock Companies.....	46,962,191
	318,700,095







SESSIONAL PAPER No. 9

## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF ONE OR MORE CLASSES OF INSURANCE,  
OTHER THAN FIRE OR LIFE, IN CANADA FOR  
YEAR 1918, IN ACCORDANCE WITH  
THE INSURANCE ACT, 1918.



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TABLE showing the Total Assets and their nature, of Canadian Companies  
Insurance, Steam,  
CANADIAN COMPANIES—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	5,000 00	277,485 04	40,949 80
Canadian Surety.....	None.	None.	(a) 339,103 50	None.
Casualty Company of Canada.....	None.	None.	17,659 80	None.
Chartered Trust and Executor.....	999 36	82,010 21	126,065 33	24,705 00
Dominion Gresham.....	3,891 61	None	(a) 180,988 14	None.
General Accident.....	None.	None.	419,253 21	59,443 00
General Animals.....	None.	None.	51,820 00	None.
Guarantee Company of North America.....	342,650 00	None.	738,792 75	934,596 00
Imperial Guarantee and Accident.....	2,365 03	9,000 00	356,275 50	None.
London and Lancashire Gtee. and Accident..	125,011 50	None.	589,595 76	None.
Merchants Casualty Co.....	None.	24,200 00	175,217 31	None.
Merchants' and Employers' Gtee. and Acct..	55,328 40	None	91,503 98	None.
North American Accident.....	None.	None.	226,828 03	15,600 00
Protective Association of Canada.....	None.	None.	46,530 45	None.
Totals..	530,245 90	120,210 21	3,697,118 80	1,075,293 80

(a) Book Value, see investment reserve fund in liabilities. (b) Including \$6,481.07 loans on collateral. (c) Including \$159.16 loan on collateral. (d) Including \$810 loan on collateral. (e) Including \$1,287.68 loan on collateral. (f) Including \$1,107.50 loan on collateral. (g) Including \$500 loan on collateral.



## SESSIONAL PAPER No. 9

transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Boiler Insurance, etc.

—ASSETS AT DECEMBER 31, 1918.

Cash on hand in Banks or deposited with Government.	Interest and Rents Due and Accrued.	Agents' Balances and Premiums Un-collected.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
21,189 14	4,205 82	14,078 10	2,515 00	365,422 90	Steam Boiler.
37,308 16	5,271 26	13,606 24	70 56	395,359 72	Auto, Burglary, Guarantee and Plate Glass.
2,512 31	363 90	770 71	700 00	22,006 72	Plate Glass.
5,047 57	4,976 57	None.	(b) 30,837 39	274,641 43	Title.
172 82	4,674 32	26,728 20	(c) 180,025 94	396,481 03	Accident Auto, Burglary, Guarantee and Sickness.
31,516 37	6,268 16	42,650 16	4,370 81	563,501 71	Accident, Auto, Guarantee, Sickness and Steam Boiler.
4,331 75	898 33	5,720 56	2,323 10	65,093 74	Live Stock.
190,034 18	8,849 19	37,201 06	(d) 40,354 18	2,292,477 36	Guarantee.
48,788 03	2,163 64	57,577 74	(e) 5,414 36	481,584 30	Accident, Auto, Guarantee, Plate Glass and Sickness.
103,978 64	6,331 44	48,500 19	(f) 16,944 69	890,362 22	Accident, Auto, Guarantee, Plate Glass and Sickness.
32,838 61	3,961 20	6,267 19	21,443 22	263,927 53	Combined Accident and Sickness.
7,249 86	1,056 08	15,868 72	12,838 06	183,845 10	Accident, Auto, Plate Glass and Sickness.
23,531 09	3,571 73	44,133 30	(g) 20,616 73	394,280 88	Accident, Auto, Burglary, Plate Glass and Sickness.
8,870 08	736 20	8,756 42	1,779 44	66,672 59	Accident and Sickness.
517,368 61	53,327 84	321,858 59	340,233 48	6,655,657 23	



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TABLE showing the Total Liabilities of Canadian Companies transacting business  
Boiler

## CANADIAN COMPANIES—

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	116,120 42	751 43	116,871 85
Canadian Surety. . . . .	14,725 38	54,352 94	(a) 13,728 70	82,807 02
Casualty Company of Canada.....	656 60	5,202 97	1,487 77	7,347 34
Chartered Trust and Executor.....	None.	None.	None.	None.
Dominion Gresham.....	23,765 06	55,501 28	(b) 45,241 65	124,507 99
General Accident.....	78,643 22	154,871 93	15,176 80	248,691 95
General Animals.....	3,960 00	20,194 58	1,682 18	25,836 76
Guarantee Co. of North America.....	45,867 00	159,677 18	168,980 55	374,524 73
Imperial Guarantee and Accident.....	59,952 32	112,992 70	10,500 00	183,445 02
London and Lancashire Gtee. and Acct.....	89,122 00	117,474 80	68,443 12	275,039 92
Merchants' Casualty Co.....	75,000 00	85,600 00	18,220 03	178,820 03
Merchants' and Employers' Gtee. and Acct..	20,643 47	47,268 97	2,132 26	70,044 70
North American Accident.....	105,552 14	88,126 87	8,060 44	201,739 45
Protective Association of Canada.....	26,988 94	36,408 03	3,241 04	66,638 01
Totals.. . . . .	544,876 13	1,053,792 67	357,645 97	1,956,314 77

(a) Including \$8,526.84 investment reserve fund. (b) Including \$20,944.19 investment reserve fund.



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of Accident, Burglary, Guarantee, Plate Glass, Sickness, Insurance, Steam Insurance, etc.

LIABILITIES AT DECEMBER 31, 1918.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
\$ cts.	\$ cts.	
248,551 05	100,100 00	Steam Boiler.
312,552 70	225,000 00	Auto, Burglary, Guarantee and Plate Glass.
14,659 38	21,513 42	Plate Glass
274,641 43	232,486 99	Title.
271,973 04	200,000 00	Accident, Auto, Burglary, Guarantee and Sickness.
314,809 76	100,000 00	Accident, Auto, Guarantee, Sickness and Steam Boiler.
39,256 98	62,275 00	Live Stock.
1,917,952 63	304,600 00	Guarantee.
298,139 28	200,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
615,322 30	400,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.
85,107 50	64,565 00	Combined Accident and Sickness.
113,800 40	99,500 00	Accident, Auto, Plate Glass and Sickness.
192,541 43	91,133 29	Accident, Auto, Burglary, Plate Glass and Sickness.
34 58	25,000 00	Accident and Sickness.
4,699,342 46	2,126,173 70	



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TABLE showing the Assets in Canada, and their nature of Companies other  
Glass, Sickness, Insurance, Steam  
BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Casualty.....	None.	None.	None.	None.
American and Foreign Marine.....	None.	None.	27,560 00	None.
American Surety.....	None.	None.	54,940 00	None.
British and Foreign Marine.....	None.	None.	108,795 00	None.
Continental Casualty.....	None.	None.	25,000 00	None.
Excess.....	None.	None.	156,733 33	None.
Fidelity and Casualty.....	None.	None.	227,000 81	None.
Hartford Steam Boiler.....	None.	None.	39,600 00	None.
International Fidelity.....	None.	None.	5,000 00	None.
Lloyds Plate Glass.....	None.	None.	87,408 00	None.
Loyal Protective.....	None.	None.	42,660 00	None.
Maryland Assurance.....	None.	None.	67,375 00	None.
Maryland Casualty.....	None.	None.	283,420 91	None.
National Provincial Plate Glass.....	None.	None.	20,011 73	None.
National Surety Co.....	None.	None.	118,130 00	None.
New York Plate Glass.....	None.	None.	29,840 00	None.
Ocean Marine .....	None.	None.	95,659 00	None.
Preferred Accident.....	None.	None.	71,531 25	None.
Railway Passengers.....	None.	None.	196,512 82	None.
Ridgely Protective.....	None.	None.	27,700 00	None.
Security Mutual Casualty.....	None.	None.	38,300 00	None.
Traveler's Indemnity of Hartford.....	None.	None.	231,035 00	None.
United Commercial Travellers.....	None.	None.	28,170 00	None.
United States Fidelity and Guaranty.....	None.	None.	330,525 00	None.
Totals.....	None.	None.	2,312,907 85	None.



## SESSIONAL PAPER No. 9

than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1918.

Cash on hand and in Banks deposited with Governments.	Interest Due and Accrued.	Agents' Balances and Premiums Uncollected.	Other Assets. Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	None.	None.	None.	None.	
2,435 35	None.	None.	None.	29,995 35	Inland Transportation.
6,386 99	1,340 00	709 63	None.	63,376 62	Guarantee.
None.	780 00	20 00	None.	109,595 00	Inland Transportation and Sprinkler Leakage.
None.	520 55	1,819 81	None.	27,340 36	Accident, Auto and Sickness.
918 38	None.	None.	None.	157,651 71	Hail.
4,464 03	2,446 97	30,686 15	None.	264,597 96	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
None.	None.	None.	None.	39,600 00	Steam Boiler.
None.	None.	None.	None.	5,000 00	Guarantee.
None.	1,257 78	None.	None.	88,665 78	Plate Glass.
11,139 09	593 75	None.	1,500 00	55,892 84	Combined Accident and Sickness.
2,833 94	854 16	14,388 94	None.	85,452 04	Accident and Sickness.
27,707 50	1,549 98	53,115 84	1,196 89	366,991 12	Accident, Auto, Burglary, Gtee., Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.
None.	None.	168 25	None.	20,179 98	Plate Glass.
29,567 19	1,108 17	1,651 90	None.	150,457 26	Guarantee.
None.	569 57	2,201 43	None.	32,611 00	Plate Glass.
None.	None.	2,415 10	None.	98,074 10	Inland Transportation.
2,123 69	1,562 50	1,045 84	552 50	76,815 78	Accident, Auto and Sickness.
26,706 78	None.	24,744 84	38,827 57	286,792 01	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
4,550 79	600 00	None.	None.	32,850 79	Combined Accident and Sickness.
1,267 73	774 79	None.	None.	40,342 52	Employers' Liability.
13,382 84	3,150 11	25,150 62	None.	272,718 57	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
None.	None.	530 00	None.	28,700 00	Accident and Sickness.
342 37	None.	46,829 24	1,500 00	379,196 61	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
133,826 67	17,108 33	205,477 59	43,576 96	2,712,897 40	



TABLE showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Atina Casualty.....	None.	None.	None.	None.	None.	None.
American and Foreign Marine .....	None.	163 84	None.	163 84	29,831 51	Inland Transportation.
American Surety .....	31,038 88	9,558 52	57 41	40,654 81	22,721 81	Guarantee.
British and Foreign Marine .....	None.	68 25	None.	68 25	109,526 75	Inland Transportation and Sprinkler Leakage.
Continental Casualty .....	4,977 52	3,098 25	1,398 94	9,474 71	17,865 65	Accident, Auto and Sickness.
Faces .....	None.	None.	697 48	697 48	156,954 23	Hail.
Fidelity and Casualty .....	54,976 99	139,414 44	7,765 95	202,157 38	62,440 58	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
Hartford Steam Boiler .....	None.	None.	None.	None.	39,600 00	
International Fidelity .....	1,436 79	2,591 50	None.	4,028 29	971 71	Guarantee.
Lloyds Plate Glass .....	1,800 00	54,411 36	2,956 17	59,167 53	29,498 25	
Loyal Protective .....	24,098 75	17,960 80	5,845 72	47,905 27	7,987 57	
Maryland Assurance .....	42,505 30	58,697 24	1,000 00	102,202 54	-	16,750 50
Maryland Casualty .....	67,388 05	146,504 82	4,000 00	217,892 87	149,098 25	Plate Glass.
National Provincial Plate Glass .....	1,030 57	13,660 96	None.	14,691 53	5,488 45	
National Surety Co .....	10,951 49	31,176 29	500 00	42,627 78	107,829 48	Plate Glass.
New York Plate Glass .....	1,904 25	15,489 62	500 00	17,893 87	14,717 13	Inland Transportation.
Ocean Marine .....	None.	None.	None.	None.	98,074 10	Accident, Auto and Sickness.
Preferred Accident .....	None.	4,228 79	42 96	4,271 75	72,544 03	
Railway Passengers .....	68,908 00	93,157 60	5,332 72	167,398 32	119,393 69	
Ridgely Protective .....	12,852 13	2,791 51	2,531 86	18,175 50	14,675 29	
Security Mutual Casualty .....	2,858 61	4,349 60	15,789 00	22,997 21	17,345 31	
Travellers Indemnity of Hartford .....	78,808 20	122,417 02	13,986 69	215,211 91	57,506 66	
United Commercial Travellers .....	981 11	None.	None.	981 11	27,718 89	
United States Fidelity and Guarantee .....	93,295 00	159,026 22	4,000 00	259,321 22	119,875 39	
Totals .....	502,811 64	878,766 63	66,404 90	1,447,983 17	1,264,914 23	



SESSIONAL PAPER No. 9

TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME (CASH) 1918.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	94,894 87	16,478 37	506 45	111,879 69
Canadian Surety.....	117,452 29	17,886 73	None.	135,339 02
Casualty Company of Canada.....	5,308 36	1,109 67	(a) 2,297 53	8,715 56
Chartered Trust and Executor.....	None.	14,021 68	None.	14,021 68
Dominion Gresham.....	145,880 19	6,990 23	1,297 50	154,167 92
General Accident.....	407,451 25	27,233 72	228 35	434,913 32
General Animals.....	70,969 08	2,909 86	None.	73,878 94
Guarantee Co. of North America.....	333,187 49	85,656 32	None.	418,843 81
Imperial Guarantee and Accident.....	329,024 34	20,560 08	None.	349,584 42
London and Lancashire Guarantee and Accident.....	255,417 89	26,293 55	802 29	282,513 73
Merchants Casualty Co.....	460,276 92	10,966 12	138,287 74	609,530 78
Merchants and Employees' Guarantee and Accident..	179,118 11	9,020 27	12,136 00	200,274 38
North American Accident.....	355,312 77	17,212 31	(b) 168 89	372,693 97
Protective Association of Canada.....	164,320 29	2,727 43	None.	167,047 72
Totals.....	2,918,613 85	259,066 34	155,724 75	3,333,404 94

(a) Including \$424.99 premium on capital stock.—

(b) Including \$83.34 premium on capital stock.

Received on account of capital stock not included in Income:—

Casualty Company of Canada, \$310.01; Chartered Trust, \$28,375.09; North American Accident, \$333 34; Protective, \$5,000.



TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

## EXPENDITURE (CASH) 1918.

Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total Cash Expenditure.	Excess of Income over Expenditure. — d The Reverse	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection. Canadian Surety.	6,051 06 17,545 98	None 11,250 00	80,330 43 80,728 91	86,381 49 e 109,524 89 e	25,498 20 25,814 13	Steam Boiler. Auto, Burglary, Guarantee and Plate Glass.
Casualty Company of Canada	4,647 85	None	4,817 33	9,465 18 d	749 62	Plate Glass.
Chartered Trust and Executor	None	12,532 87	801 09	13,333 96 e	687 72	Title.
Dominion Gresham	61,194 00	None.	72,099 66	133,293 66 e	20,874 26	Accident, Auto, Burglary, Guarantee and Sickness.
General Accident	167,247 93	None	199,119 51	366,367 44 e	68,545 88	Accident, Auto, Guarantee, Sickness and Steam Boiler.
General Animals.	30,076 96	None.	31,158 43	61,235 39 e	12,643 55	Live Stock
Guarantee Co. of North America	57,580 68	36,552 00	212,504 86	306,637 54 e	112,206 27	Guarantee.
Imperial Guarantee and Accident	171,470 28	16,000 00	165,813 46	353,283 74 d	3,699 32	Accident, Auto, Guarantee, Plate Glass and Sickness.
London and Lancashire Guarantee and Accident	133,749 88	None	112,862 64	246,612 52 e	35,901 21	Accident, Auto, Guarantee, Plate Glass and Sickness.
Merchants Casualty Co.	213,208 43	None	386,372 32	599,580 75 e	9,950 03	Combined Accident and Sickness.
Merchants and Employers (Guarantee and Accident....)	84,172 95	5,970 00	110,305 71	200,448 66 d	174 28	Auto, Plate Glass and Sickness.
North American Accident	206,715 72	9,079 94	137,015 17	352,810 83 e	19,883 14	Accident, Auto, Burglary, Plate Glass and Sickness.
Protective Association of Canada	114,194 06	5,000 00	70,003 86	189,197 92 d	22,150 20	Accident and Sickness.
Totals	1,267,855 78	96,384 81	1,663,933 38	3,028,173 97	305,230 97	



TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

Companies.	Income (Cash,) 1918.				Expenditure (Cash,) 1918.			
	Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash-Ex- penditure.	Excess of Income over Expenditure. — The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Casualty.....	None.	None.	None.	None.	None.	291 04	291 04	291 04
American and Foreign Marine .....	40,040 73	None.	None.	40,040 73	10,613 35	8,824 30	19,437 65	20,603 08
American Surety.....	25,757 45	2,680 00	None.	28,437 45	1,291 67	1,423 97	2,715 64	25,721 81
British and Foreign Marine.....	543 69	4,680 00	None.	5,223 69	897 72	102 88	1,000 60	4,223 09
Continental Casualty.....	57,162 43	1,250 00	None.	58,412 43	28,204 43	22,403 04	50,607 47	7,804 96
Excess.....	196,272 05	497 38	None.	196,769 43	58,482 54	64,598 31	123,080 85	73,688 58
Fidelity and Casualty .....	282,982 39	None.	None.	282,982 39	124,949 07	149,842 81	274,791 88	8,190 51
Hartford Steam Boiler.....	1,000 00	1,350 00	None.	2,350 00	None.	None.	None.	2,350 00
International Fidelity.....	6,823 75	None.	None.	6,823 75	1,183 92	672 42	1,856 34	4,967 41
Lloyds Plate Glass.....	74,507 28	4,146 75	None.	78,654 03	52,049 14	36,763 57	88,812 71	10,158 68
Loyal Protective.....	118,464 24	2,037 85	21,916 52	142,418 61	92,252 92	55,008 52	147,261 44	4,842 83
Maryland Assurance.....	184,835 06	3,711 71	None.	188,546 77	59,715 64	70,164 87	129,880 51	58,666 26
Maryland Casualty.....	220,437 42	14,131 67	11 07	234,580 16	127,651 95	75,421 22	203,073 17	31,506 99
National Provincial Plate Glass.....	19,514 81	None.	None.	19,514 81	10,256 31	8,951 59	19,207 90	336 91
National Surety Co.....	83,482 58	6,815 83	None.	90,298 41	9,953 81	20,844 17	30,797 98	59,500 43
New York Plate Glass .....	23,773 48	1,305 81	None.	25,079 29	10,852 02	9,783 22	20,635 24	4,444 05
Ocean Marine .....	546 57	None.	None.	546 57	1,266 34	2,642 58	3,908 92	3,362 35
Preferred Accident .....	6,509 85	3,750 00	None.	10,259 85	1,965 42	14,411 59	16,377 01	6,117 16
Railway Passengers .....	296,492 74	450 69	None.	296,943 43	151,613 57	142,709 38	294,322 95	2,620 48
Ridgely Protective.....	57,218 57	1,553 60	5,824 08	64,596 25	49,034 89	21,270 61	70,306 50	5,709 25
Security Mutual Casualty.....	16,203 98	1,000 00	None.	17,203 98	5,342 07	820 75	6,162 82	11,041 16
Travelers Indemnity of Hartford.....	242,630 83	12,064 13	None.	254,694 96	88,166 98	155,828 20	243,995 18	10,699 78
United Commercial Travelers.....	19,784 00	1,350 00	None.	21,134 00	11,757 00	3,432 89	15,189 89	5,944 11
United States Fidelity and Guaranty.....	372,639 03	15,625 00	None.	388,264 03	158,854 33	186,798 47	345,652 80	42,631 23
Totals .....	2,347,672 93	78,400 42	27,751 67	2,453,825 02	1,056,355 09	1,053,010 40	2,109,365 49	344,459 53



TABLE showing the net amounts received in Canada by

	Companies.	Accident.	Accident and Sickness combined.	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia							
2	Alliance Nationale							
3	Ancient Order of Foresters							
4	Artisans							
5	Boiler Inspection							
6	British America			31,477				
7	Canada Accident	49,217		15,211	33,031	3,861	197,448	2,819
8	*Canadian Surety				1,819	3,242		71,093
9	Casualty Co. of Canada							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	27,317			30,252	43,400	21,552	5,024
14	Dominion of Can. Guar. and Acct	219,414		34,933	62,134	4,537		42,424
15	*General Accident of Canada	49,806	66,218		116,908		96,904	3,723
16	*General Animals							
17	Globe Indemnity	219,769			83,343	2,489	179,593	19,362
18	*Guarantee Co. of North America.							99,380
19	Guardian Ins. Co. of Canada	21,988			75,025	8,158	64,331	13,086
20	Imperial Guarantee and Acct	135,663		21,478	32,336		2,349	39,773
21	*Independent Order of Foresters.							
22	*London and Lancashire Gtee. and Acct.	83,790			47,884		18,244	25,899
23	Merchants Casualty		460,277					
24	Merchants' and Employers'	1,941	48,875		23,425		84,797	
25	Mount Royal							
26	North American Accident	48,421		11,420	36,928	91	215,920	
27	Protective Association of Canada		164,320					
28	Royal Guardians							
29	Western Assurance			8,261				
30	Woodmen of the World							
	Totals	857,326	739,690	122,780	543,085	65,778	681,138	322,583

\*This company also transacts business outside of Canada.



SESSIONAL PAPER No. 9

all Companies for Premiums other than Fire and Life.

Hail.	Inland Trans- portation.	Plate Glas.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	
\$	\$	\$	\$	\$	\$	\$	\$	\$	
-4,133								-4,133	1
			109,149					109,149	2
			20,477					20,477	3
			169,149					169,149	4
					94,895			94,895	5
81,747	27,193							140,417	6
		20,612	27,238					349,437	7
		9,309						85,463	8
		5,308						5,308	9
			6,602					6,602	10
									11
48,196								48,196	12
			18,335					145,880	13
		32,071	128,447					523,960	14
			29,661		39,113			402,333	15
			145,229				L.S. 70,722	70,722	16
								649,785	17
								99,380	18
		13,617	9,559					205,764	19
		6,182	91,243					329,024	20
			197,837					197,837	21
		20,673	58,928					255,418	22
								460,277	23
		18,393	1,687					179,118	24
		7,716						7,716	25
		17,229	22,789					352,798	26
								164,320	27
			2,751					2,751	28
	13,637						E. 8,148	30,046	29
			5,383					5,383	30
125,810	40,830	151,110	1,044,464		134,008		78,870	5,107,472	

E.—Explosion; L.S.—Live Stock.



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TABLE showing the net amounts received in Canada by

	Companies.	Accident.	Accident and Sickness combined	Auto- mobile including FireRisk)	Auto- mobile (excluding FireRisk)	Burglary.	Employers' Liability.	Guarantee
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Etna Insurance			15,162				
2	Alliance Assurance	4,384		13,766	11,028		6,425	12,996
3	American and Foreign Marine							
4	American Central							
5	American Lloyds.							
6	American Surety							25,757
7	Automobile							
8	British and Foreign							
9	British Crown			51,255				
10	British Traders			443	252			
11	Car and General							
12	Columbia			48,368				
13	Connecticut Fire							
14	Continental Casualty	35,320			3,751			
15	Continental Insurance							
16	Eagle, Star and British Dominions							
17	Employers' Liability	100,161		36,441	156,976	669	652,357	72,546
18	Equitable Fire and Marine							
19	Excess							
20	Fidelity and Casualty	83,116			29,981	27,898	6,968	
21	Fidelity-Phoenix							
22	Fireman's Fund			12,805				
23	General Accident Fire and Life			10,888				
24	Glen Falls			24,688				
25	Globe and Rutgers							
26	Great American			10,317				
27	Hartford Fire			34,790				
28	Hartford Steam Boiler							
29	Home Insurance			61,105				
30	Insurance Co. of North America			35,104	2,370			
31	Insurance Co. of State of Pa							
32	International Fidelity							6,824
33	Law Union and Rock	14,296				1,334	51,603	
34	Lloyds Plate Glass							
35	London Guarantee and Accident	123,462		20,037	73,357		486,583	119,235
36	London and Lancashire Fire			19,181				
37	Loyal Protective		118,464					
38	Marine Insurance Co.			69,520				
39	Maryland Assurance	93,600						
40	Maryland Casualty	23,049			28,577	34,420	108,230	37,175
41	National Ben Franklin			20,705				
42	National Fire of Hartford							
43	National Provincial Plate Glass							
44	National Surety							83,483
45	National Union							
46	New York Plate Glass							
47	New York Fire			4,845				
48	North Western National			10,259				
49	Northwestern Union Fire	37,668		44,968	40,185		32,183	
50	Ocean Accident and Guarantee	159,261		54,287	95,142	1,976	213,902	23,148
51	Ocean Marine							
52	Phoenix Insurance			19,551				
53	Preferred Accident	2,301			1,854			
54	Providence Washington			19,523	2,603			
55	Queen of America			46,893	11,587			
56	Railway Passengers	58,004			42,636	316	133,661	15,986
57	Railway Protective		57,219					
58	Royal Exchange	8,766		36,770	39,568		31,629	
59	St. Paul Fire and Marine			55,527				
60	Standard Metropolitan							
61	Standard Union and National			9,496				
62	Security Mutual Casualty						16,204	
63	Standard Fire and Marine							
64	Travelers Indemnity	24,232			77,542	25,006		
65	Travelers Insurance	170,471					146,440	
66	Union Assurance							
67	Union of Canton			9,118	1,874			
68	Union of Marine			924				
69	United Commercial Travelers	19,784						
70	United States Fidelity and Guaranty	16,859			34,841	23,022	57,832	228,514
71	Westchester				35,538		59,887	
72	Yorkville	12,213						
	Totals	957,859	175,685	796,333	689,662	114,641	2,164,104	625,064



## SESSIONAL PAPER No. 2

all Companies for Premiums other than Fire and Life—*Concluded.*

Hail.	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
						1,587		16,749	1
			3,446					52,045	2
	40,041							40,041	3
						1,168		1,168	4
				6,680				6,680	5
								25,757	6
98,773								98,773	7
	397			146				543	8
								51,255	9
								695	10
	6,575								11
98,751								54,943	12
			18,091					98,751	13
						55		57,162	14
								55	15
									16
137,265			61,215					1,217,630	17
									18
196,272								196,272	19
		12,869	81,424		40,726			282,982	20
						2,150		2,150	21
	5,911							18,716	22
								10,888	23
98,771								123,459	24
							E. 97,592	97,592	25
150,616				13		1,041		161,987	26
498,521	55,972			13,111		9,637	E. 7,270	619,301	27
					1,000			1,000	28
727,749				5,492		17,140	E. 10,123	821,609	29
	8,916						E. 11,029	57,419	30
						832		832	31
								6,824	32
		8,809	5,339					81,381	33
		74,507						74,507	34
			30,118					852,792	35
								19,181	36
								118,464	37
	46,418							115,938	38
			91,835					184,835	39
		7,817	— 23,121	26,287	24,103			220,439	40
								20,705	41
						1,265		1,265	42
		19,545						19,545	43
								83,483	44
						717		717	45
		23,773						23,773	46
						184	E. 289	5,323	47
4						492		10,755	48
		10,981	23,203					189,188	49
		54,155	76,057					677,928	50
	5,466							5,466	51
								19,551	52
			2,355					6,510	53
								22,126	54
	13							58,493	55
		18,879	26,411					296,493	56
								57,219	57
			7,173					123,906	58
	29,581					10,375		95,483	59
									60
				1,196		627		10,919	61
								16,204	62
				938		5,405		6,343	63
		5,059	75,806		35,986			243,631	64
								317,111	65
	6,820							6,820	66
	1,882							12,874	67
								921	68
								19,784	69
		6,929	7,662					372,659	70
98,751								98,751	71
		7,602	8,296				L.S. 32,023	155,560	72
2,105,413	207,992	250,925	495,310	53,863	101,815	52,680	158,326	8,770,321	



9 GEORGE V, A. 1919

TABLE showing the net amounts paid in Canada by all

No.	Companies.	Accident.	Accident and Sickness combined	Auto- mobile (including Fire Risk)	Auto- mobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia							
2	Alliance Nationale							
3	Ancient Order of Foresters							
4	Artisans							
5	Boiler Inspection.....							
6	British America			4,971				
7	Canada Accident	24,435		6,192	20,762	804	122,425	147
8	*Canadian Surety				119	1,653		11,616
9	Casualty Co. of Canada							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	15,992			10,543	17,472	5,275	1,533
14	Dominion of Can. Guar. and Acct....	65,563		14,196	14,252	2,231		4,252
15	*General Accident of Canada	12,572	40,911		33,849		52,428	None
16	*General Animals							
17	Globe Indemnity	87,742			27,591	252	89,339	5,242
18	*Guarantee Co. of North America							5,356
19	Guardian Ins. Co. of Canada	6,927			39,098	3,199	26,452	1,421
20	Imperial Guarantee and Acct	70,327		13,121	10,749		None.	9,800
21	*Independent Order of Foresters							
22	*London and Lancashire Gtee & Acct..	17,555			13,913		10,012	9,463
23	Merchants Casualty		213,208					
24	Merchants and Employers	489	27,591		3,587		37,853	
25	Mount Royal							
26	North American Accident	16,944		3,467	11,607	None.	136,462	
27	Protective Assoc. of Canada		114,194					
28	Royal Guardians							
29	Western Assurance			2,561				
30	Woodmen of the World							
	Totals	318,546	395,904	44,508	186,069	25,611	480,246	48,830

\*This Company also transacts business outside of Canada.



## SESSIONAL PAPER No. 9

## Companies for losses other than Fire and Life.

Hail.	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No
\$	\$	\$	\$	\$	\$	\$	.. \$	\$	
9,117								9,117	1
			137,706					137,706	2
			43,911					43,911	3
			156,711					156,711	4
					6,051			6,051	5
19,077	453							24,501	6
		35,294	18,502					228,561	7
		3,149						16,537	8
		4,648						4,648	9
			6,839					6,839	10
									11
10,713								10,713	12
			10,379					61,194	13
		39,177	78,051					217,722	14
			19,545		343			169,148	15
							L.S. 30,077	30,077	16
			102,625					312,791	17
								5,356	18
		8,239	6,608					91,944	19
		2,972	64,503					171,471	20
			185,787					185,787	21
		12,592	47,522					111,057	22
								213,208	23
		14,652	None.					84,172	24
		4,236						4,236	25
		12,482	17,417					198,379	26
								114,194	27
			1,848					1,848	28
								2,561	29
	12,288		5,063					17,351	30
38,907	12,741	137,441	903,017		6,894		30,077	2,628,791	



9 GEORGE V, A. 1919

TABLE showing the net amounts paid in Canada by all

No	Companies.	Accident.	Accident and Sickness combined.	Auto-mobile (including Fire Risk)	Auto-mobile (excluding Fire Risk)	Burglary.	Employers' Liability.	Guarantee
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Etna Insurance	232		6,662				
2	Alliance Assurance			2,982	4,651		1,270	None.
3	American and Foreign Marine							
4	American Central							
5	American Lloyds							
6	American Surety							1,292
7	Automobile							
8	British and Foreign							
9	British Crown			16,331				
10	British Traders							
11	Car and General							
12	Columbia			16,038				
13	Connecticut Fire							
14	Continental Casualty	13,858			2,069			
15	Continental Insurance							
16	Eagle, Star and British Dominions.							
17	Employers' Liability	36,326		14,085	51,014	None.	362,668	36,532
18	Equitable Fire and Marine							
19	Excess							
20	Fidelity and Casualty..	18,960			11,798	8,107	1,759	
21	Fidelity-Phoenix							
22	Fireman's Fund			4,503				
23	General Accident Fire and Life			2,289				
24	Glens Falls			7,949				
25	Globe and Rutgers							
26	Great American			1,731				
27	Hartford Fire			6,165				
28	Hartford Steam Boiler							
29	Home Insurance			22,373				
30	Insurance Co. of North America			12,879	1,191			
31	Insurance Co. of State of Pa							
32	International Fidelity							1,184
33	Law Union and Rock	6,459				3,220	27,561	
34	Lloyds Plate Glass							
35	London Guarantee and Accident	68,275		11,733	13,153		208,050	13,376
36	London and Lancashire Fire			8,935				
37	Loyal Protective		92,253					
38	Marine Insurance Co			23,394				
39	Maryland Assurance	11,012						
40	Maryland Casualty	13,231			4,434	5,278	56,465	5,040
41	National-Ben Franklin			25,077				
42	National Fire of Hartford							
43	National Provincial Plate Glass							
44	National Surety							9,954
45	National Union							
46	New York Plate Glass							
47	Nippon Fire			876				
48	Northwestern National			3,546				
49	Norwich Union Fire	10,152		18,706	11,755		11,964	
50	Ocean Accident and Guarantee	54,594		16,634	36,343	1,776	105,502	13,904
51	Ocean Marine							
52	Phoenix Insurance			10,724				
53	Preferred Accident	1,283			255			
54	Providence Washington			8,881	1,814			
55	Queen of America			20,244	7,985			
56	Railway Passengers	67,145			11,181	131	45,108	1,533
57	Railway Protective		49,035					
58	Real Exchange	2,669		21,374	9,384		4,905	
59	St. Paul Fire and Marine			41,314				
60	Scottish Metropolitan							
61	Scottish Union and National			12,789				
62	Security Mutual Casualty						5,342	
63	Springfield Fire and Marine							
64	Travelers Indemnity	16,750			21,842	366		
65	Travelers Insurance	69,490					89,738	
66	Union Assurance							
67	Union of Canton			1,190	2,683			
68	Union Marine							
69	United Commercial Travelers	11,737						
70	United States Fidelity and Guaranty	2,387			8,972	14,432	25,775	96,090
71	Westchester							
72	Yorkshire	2,768			8,678		34,911	
	Totals	407,269	141,288	339,409	209,202	33,340	1,071,018	178,005



# ABSTRACT OF STATEMENTS

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SESSIONAL PAPER No. 9

Companies for losses other than Fire and Life—*Concluded.*

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
	10,613		938			50		6,712	1
								10,073	2
								10,613	3
29,636				16,998		12		12	4
	843							16,998	5
				55				1,292	6
								29,636	7
								898	8
31,842	1,220							16,331	9
									10
			12,277					17,258	11
37,061								31,842	12
58,483			42,651			None.		28,204	13
								None.	14
		4,477	60,488					580,337	15
	2,877				19,360			58,483	16
31,589						None.		124,949	17
								None.	18
75,281								7,380	19
153,453	50,396			95				2,289	20
209,196				10,695		None.	E. 5,353	39,538	21
	3,508			5,595	None	67,040	E. None.	5,353	22
						16,159	E. None.	77,107	23
							E. None.	257,749	24
						None	E. None.	None.	25
		2,937	6,010					253,323	26
		52,049	17,499					17,578	27
								None.	28
								1,184	29
								46,187	30
								52,049	31
	87							422,086	32
								8,935	33
		3,861	48,704					92,253	34
			15,554	22,535	1,254			23,486	35
		10,256						50,716	36
								127,652	37
								25,977	38
		10,852						20,665	39
						None.		10,256	40
								9,954	41
								None.	42
		7,580	17,817			None.	E. None.	10,852	43
		25,258	38,486			None.		876	44
1,266								3,546	45
								77,974	46
								292,502	47
			427					1,266	48
None.								10,724	49
		14,136	12,380					1,963	50
								10,665	51
								28,229	52
29,649			6,281					151,614	53
								49,035	54
						3,822		44,613	55
				261				74,785	56
						14,439			57
		3,642	44,532	304		21,516		27,489	58
					1,035			5,342	59
	971							21,820	60
	62							88,167	61
								159,144	62
								971	63
								3,935	64
31,808		6,012	5,156					11,757	65
		5,641	5,415					158,854	66
658,349	101,492	146,701	334,615	56,538	21,649			31,808	67
						143,703	L.S. 16,198	73,611	68
							21,551		69
								3,865,029	70



ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1918.

Companies.	Premiums for the Year.	Number Policies New and Renewed.	Amount Policies New and Renewed.	Number of Policies in force at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not resisted	Resisted.
	\$		\$		\$	\$	\$	\$	\$
Alliance Assurance.....	4,384		967,091		836,492	157	232	55	None.
Canada Accident.....	49,217		18,124,182		11,355,809	23,070	24,435	9,452	None.
Continental Casualty.....	35,320					15,447	13,858	1,993	None.
Dominion Gresham.....	27,317	4,440	10,839,769	3,675	5,827,582	14,164	15,992	4,427	None.
Dominion of Canada Guarantee and Accident.....	219,414		42,550,557		32,751,412	62,642	65,563	24,616	None.
Employers' Liability.....	100,161		29,702,787		24,681,725	41,286	36,326	14,725	None.
Fidelity and Casualty.....	83,116	4,788	33,656,500	3,862	27,943,800	16,826	18,960	5,929	None.
General Accident of Canada.....	49,806	4,562	12,811,671	3,162	8,204,675	13,891	12,572	5,128	None.
Globe Indemnity.....	219,769	41,264	59,265,470	35,623	50,000,836	87,242	87,742	32,000	None.
Guardian Insurance Company of Canada.....	21,988		5,410,920		4,478,587	6,831	6,927	1,970	None.
Imperial Guarantee and Accident.....	135,663	13,624	22,668,295	8,462	18,771,425	68,087	70,327	25,273	6,000
Law Union and Rock.....	14,296	1,531	3,965,557	1,731	4,206,643	7,405	6,459	5,381	None.
London Guarantee and Accident.....	123,462	8,489	20,787,500	7,214	17,346,500	62,595	68,275	20,150	None.
London and Lancashire Guarantee and Accident.....	83,790	7,577	18,265,918	6,221	14,805,568	18,143	17,555	8,272	None.
Maryland Assurance.....	93,000	2,962	15,518,746	2,295	12,446,681	26,037	11,012	15,025	None.
Maryland Casualty.....	23,049	1,241	4,537,025	None.	None	551	13,231	530	None.
Merchants' and Employers'.....	1,941	253	934,132	177	479,157	489	489	None	None.
North American Accident.....	48,421	4,466	11,269,064	2,976	7,074,883	13,499	16,944	1,947	None.
Norwich Union Fire.....	37,668		13,403,300		7,773,534	9,830	10,152	1,993	None.
Ocean Accident and Guarantee.....	159,261		33,153,349		24,089,766	60,884	54,599	20,750	1,500
Preferred Accident.....	2,301	153	944,506	139	862,500	1,283	1,283	None	None.
Railway Passengers.....	58,604	4,445	11,692,954	3,354	8,526,954	61,930	67,145	5,220	100
Royal Exchange.....	8,766	820	2,763,250	685	2,215,250	2,183	2,669	699	None.
Travelers Indemnity.....	21,232	2,701	8,065,859	1,712	5,801,284	6,287	16,750	1,202	None.
Travelers Insurance.....	170,471	9,382	46,644,764	7,240	37,549,730	78,833	69,406	19,451	None.
United Commercial Travelers.....	19,784	330	1,685,000	1,722	8,610,000	5,334	11,757	981	None.
United States Fidelity and Guaranty.....	13,859		5,212,175		4,567,175	2,862	2,387	1,150	None.
Yorkshire.....	12,214	660	2,467,200	456	1,824,700	4,168	2,768	1,500	None.
Totals.....	1,795,176					711,956	725,815	229,819	7,600



ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1918.

General Accident of Canada.....	66,218	6,608	2,696,725	596	336,200	43,948	40,911	6,766	None.
Loyal Protective.....	118,464	1,980		6,775		98,352	92,253	24,099	None.
Merchants Casualty.....	460,277	23,446	8,851,236	35,000	12,810,000	243,208	213,208	75,000	None.
Merchants' and Employers'.....	48,875	2,464	891,350	2,120	869,250	27,729	27,591	6,105	32
Protective Association.....	164,320	12,943		12,943		127,642	114,194	26,989	None.
Ridgely Protective.....	57,219	3,399		3,399		50,298	49,035	12,852	None.
Totals.....	915,373	50,840		60,833		591,177	537,192	151,811	32

ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1918.

Ætna Insurance.....	15,162		1,102,408		823,597	5,161	6,662	165	None.
Alliance Assurance.....	13,766		600,447		462,422	4,290	2,982	2,139	None.
British America.....	31,477		1,951,126		1,442,514	11,107	4,971	6,136	None.
British Crown.....	51,255		2,731,984		2,731,984	20,405	16,331	4,074	None.
British Traders.....	443	36	43,370	36	43,370	None.	None.	None.	None.
Canada Accident.....	15,211		1,271,948		854,950	6,077	6,192	205	None.
Columbia Insurance.....	48,368		2,775,146		4,573,875	14,459	16,038	4,924	None.
Dominion of Canada Guarantee and Accident.....	34,933		3,239,128		1,685,394	13,591	14,196	342	None.
Employers' Liability.....	36,441		1,509,835		648,109	16,358	14,085	2,273	None.
Fireman's Fund.....	12,805		1,039,574		466,260	4,427	4,503	150	None.
General Accident Fire and Life.....	10,888		1,309,112		1,051,988	2,363	2,289	74	None.
Glens Falls.....	24,688		1,656,862		1,185,388	10,564	7,949	3,775	2,500
Great American.....	10,317		611,401		280,067	3,077	1,731	1,346	None.
Hartford Fire.....	34,790		4,547,132		2,342,602	4,636	6,165	119	None.
Home Insurance Co.....	61,105	4,841	5,328,773		2,328,984	25,365	22,373	4,725	None.
Imperial Guarantee and Accident.....	21,478	1,761	1,383,016		1,087,663	15,413	13,121	2,975	None.
Insurance Co. of North America.....	35,104		1,729,312		962,557	12,949	12,879	452	None.
London Guarantee and Accident.....	20,037	2,495	2,803,784		1,569,084	12,675	11,733	1,588	None.
London and Lancashire Fire.....	19,181	1,536	1,791,152		1,316,322	11,570	8,935	1,920	715
Marine Insurance Co.....	69,520		4,839,363		4,026,908	20,363	23,399	5,364	None.
National-Ben Franklin.....	20,705		926,420		658,150	16,470	25,077	7,100	None.
Niagara Fire.....	4,845		308,796		198,128	1,053	876	177	None.
North American Accident.....	11,420	497	559,335	494	523,135	5,120	3,467	1,653	None.
Northwestern National.....	10,257		593,150		501,560	5,123	3,546	1,576	None.
Norwich Union.....	44,968		3,726,793		2,375,168	23,811	18,706	6,359	None.
Ocean Accident and Guarantee.....	54,287					17,584	16,634	1,600	None.
Phoenix Insurance.....	19,551					13,415	10,724	2,691	None.
Providence Washington.....	19,523					8,471	8,881	425	None.
Queen of America.....	46,893					19,339	20,244	1,625	None.
Royal Exchange.....	36,770	2,782	2,436,804	1,989	1,874,323	20,303	21,374	-331	None.
St. Paul Fire and Marine.....	55,527		2,542,769		2,542,769	32,762	41,314	5,961	None.
Scottish Union and National.....	9,096	1,062	1,015,014	697	678,389	12,652	12,789	923	None.
Union of Canton.....	9,118		603,689		533,947	1,253	1,190	64	None.
Union Marine.....	921		50,800		47,700	None.	None.	None.	None.
Western.....	8,261		1,318,649		1,016,502	3,616	2,561	1,814	None.
Totals.....	919,113					395,822	383,917	74,383	3,215



ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR, 1919.

Companies	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
Alliance Assurance.....	11,028	.....	2,539,000	.....	1,754,000	5,196	4,651	1,220	None.
British Traders .....	252	10	35,750	10	85,750	None.	None.	None.	None.
Canada Accident.....	33,031	.....	6,569,000	.....	4,778,000	13,206	20,762	3,739	None.
Canadian Surety.....	1,819	161	1,162,095	133	497,108	251	119	131	None.
Continental Casualty.....	3,751	.....	.....	.....	.....	712	2,069	493	None.
Dominion Gresham.....	30,252	816	.....	472	.....	14,592	10,543	4,560	None.
Dom. of Canada Guarantee and Accident.....	62,134	.....	.....	.....	.....	16,575	14,252	3,808	None.
Employers' Liability.....	156,976	.....	28,660,000	.....	21,780,000	56,258	51,014	15,031	13,970
Fidelity and Casualty.....	29,981	727	7,023,000	432	4,128,000	13,771	11,798	2,998	1,500
General Accident Co. of Canada.....	116,908	5,143	27,015,590	3,679	18,023,690	45,621	33,849	15,585	1,200
Globe Indemnity.....	83,343	6,428	7,296,873	4,208	4,487,003	30,591	27,591	10,500	None.
Guardian Insurance Co. of Canada.....	75,025	.....	.....	.....	.....	51,586	39,098	15,615	3,000
Imperial Guarantee and Accident.....	32,336	538	4,677,000	507	4,522,000	14,166	10,748	5,750	None.
Insurance Co. of North America.....	2,370	.....	142,200	.....	90,400	1,141	1,191	None.	None.
London Guarantee and Accident .....	73,357	1,779	17,790	949	9,315,000	20,395	13,153	10,815	None.
London and Lancashire Guarantee and Accident .....	47,884	1,586	.....	984	.....	11,780	13,913	3,682	None.
Maryland Casualty.....	28,577	593	2,857,000	446	2,204,000	10,418	4,434	6,485	None.
Merchants' and Employers' .....	23,425	478	4,780,000	263	2,630,000	3,702	3,587	485	500
North American Accident .....	36,928	997	6,712,300	460	4,291,800	10,822	11,607	6,247	None
Norwich Union Fire .....	40,185	.....	10,847,250	.....	7,814,750	16,488	11,755	4,843	3,600
Ocean Accident and Guarantee .....	95,142	.....	27,205,149	.....	20,367,627	30,593	36,343	10,200	None.
Preferred Accident.....	1,854	57	285,000	38	190,000	255	255	None.	None.
Provident Washington.....	2,603	.....	127,400	.....	77,400	1,859	1,814	650	None.
Queen of America .....	11,587	.....	223,000	.....	310,000	7,860	7,985	900	None.
Railway Passengers.....	42,636	839	8,390,000	904	9,040,000	11,560	11,181	2,965	None.
Royal Exchange.....	39,568	602	5,402	483	4,703	11,741	9,384	3,313	None.
Travellers Indemnity of Hartford .....	77,542	2,007	15,047,500	1,180	12,822,500	108,033	21,842	63,051	None.
Union of Canton .....	1,874	.....	184,564	.....	128,487	2,683	2,683	None.	None.
United States Fidelity and Guarantee .....	34,841	.....	1,925,000	.....	1,287,500	11,352	8,972	4,455	1,425
Yorkshire.....	35,535	930	930,000	534	554,000	12,725	8,678	5,000	None.
Totals.....	1,232,747	.....	.....	.....	.....	535,912	395,271	202,541	25,195



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ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR, 1918.

Canada Accident.....	3,861	.....	625,245	.....	435,462	2,154	804	1,350	None.
Canadian Surety.....	3,242	319	564,160	294	370,977	2,075	1,653	422	None.
Dominion Gresham.....	43,400	4,072	534,249	3,721	4,609,814	21,437	17,472	6,634	None.
Dom. of Canada Guarantee and Accident..	4,537	.....	741,675	.....	662,808	3,706	2,231	1,500	None.
Employers Liability.....	669	.....	86,000	.....	74,000	None.	None.	None.	None.
Fidelity and Casualty.....	27,898	1,835	4,008,725	1,566	3,372,650	5,384	8,107	1,535	None.
Globe Indemnity.....	2,489	331	603,176	265	577,241	71	252	None.	None.
Guardian Insurance Co. of Canada.....	8,158	.....	1,374,616	.....	1,059,074	5,661	3,199	3,193	None.
Law Union and Rock.....	1,334	165	249,283	126	146,883	1,476	3,220	1,125	None.
Maryland Casualty.....	34,420	1,090	19,333,850	1,054	25,672,150	7,075	5,278	2,447	None.
North American Accident.....	91	10	13,500	10	13,500	None.	None.	None.	None.
Ocean Accident and Guarantee.....	1,976	.....	327,599	.....	365,949	1,926	1,776	150	None.
Railway Passengers.....	316	44	60,300	44	60,300	431	131	300	None.
Travellers Indemnity of Hartford.....	25,006	962	.....	829	.....	24,944	366	81	None.
United States Fidelity and Guarantee .....	23,022	.....	42,380,287	.....	35,426,126	18,462	14,462	4,800	None.
Totals.....	180,419	.....	.....	.....	.....	94,802	58,951	23,537	None.

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR, 1918.

Alliance Assurance.....	6,425	.....	675,000	.....	640,000	2,065	1,270	795	None.
Canada Accident.....	197,448	.....	3,860,390	.....	2,727,890	139,918	122,425	79,381	None.
Dominion Gresham.....	21,552	244	.....	182	.....	5,144	5,275	1,313	None.
Employers' Liability.....	652,357	.....	15,144,000	.....	13,819,266	347,573	362,668	81,255	86,650
Fidelity and Casualty.....	6,968	206	2,637,000	200	2,522,000	284	1,759	125	None.
General Accident of Canada.....	96,904	777	7,044,900	563	5,994,350	39,875	52,428	22,873	12,000
Globe Indemnity.....	179,593	632	5,271,000	364	2,546,000	108,009	89,339	53,437	None.
Guardian Insurance Co. of Canada.....	64,331	.....	.....	.....	.....	37,203	26,452	21,417	1,700
Imperial Guarantee and Accident.....	2,349	31	305,000	39	342,000	None.	None.	None.	None.
Law Union and Rock.....	51,603	.....	.....	.....	.....	48,087	27,561	35,591	625
London Guarantee and Accident.....	486,583	648	6,480,000	588	5,710,000	338,595	298,050	199,559	None.
London and Lancashire Guarantee and Accident.	18,244	453	.....	537	.....	10,904	10,012	6,411	None.
Maryland Casualty .....	108,230	531	4,605,781	322	3,725,790	76,504	56,465	44,039	None.
Merchants and Employers' .....	84,797	791	7,910,000	672	6,760,000	44,009	37,853	10,556	1,750
North American Accident.....	215,920	449	4,715,000	478	4,955,000	148,620	136,462	86,515	2,000
Norwich Union Fire .....	32,183	.....	2,387,500	.....	1,773,334	15,619	11,964	7,183	1,875
Ocean Accident and Guarantee.....	213,902	.....	8,341,999	.....	7,509,499	86,655	105,502	79,746	None.
Railway Passengers.....	133,661	829	.....	462	.....	71,908	45,108	45,695	100
Royal Exchange.....	31,629	108	1,080,000	100	990,000	11,438	4,905	8,780	None.
Security Mutual Casualty.....	16,204	.....	.....	.....	.....	5,818	5,342	2,859	None.
Travelers Insurance of Hartford.....	146,640	.....	.....	.....	.....	88,069	89,738	66,328	None.
United States Fidelity and Guaranty.....	57,832	.....	3,668,200	.....	3,334,815	30,625	25,775	15,900	4,050
Yorkshire.....	59,887	197	1,970,000	186	1,900,000	29,911	34,911	25,000	None.
Totals.....	2,885,242	.....	.....	.....	.....	1,686,833	1,551,264	894,758	126,050



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## ABSTRACT OF EXPLOSION INSURANCE IN CANADA, FOR THE YEAR, 1918.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Resisted.	Resisted.
Globe and Rutgers .....	\$ 97,592	.....	\$ 26,060,095	.....	\$ 11,198,054	\$ 5,498	\$ 5,353	\$ 145	\$ None.
Hartford Fire .....	7,270	.....	3,042,827	.....	1,184,881	None.	None.	None.	None.
Home Insurance .....	10,123	66	2,812,537	37	1,462,523	None.	None.	None.	None.
Insurance Co. of North America .....	11,029	.....	4,031,000	.....	888,200	None.	None.	None.	None.
Niagara .....	289	.....	125,000	.....	125,000	None.	None.	None.	None.
Western.....	8,148	.....	3,697,806	.....	383,291	None.	None.	None.	None.
Totals .....	131,451	.....	39,769,265	.....	15,241,949	5,498	5,353	145	None.

## ABSTRACT OF GUARANTEE INSURANCE IN CANADA, FOR THE YEAR, 1918.

Alliance Assurance .....	12,996	.....	4,856,436	.....	4,184,171	6,500	None.	6,500	None.
American Surety Co .....	25,757	1,968	6,724,135	2,877	3,732,251	-606	1,292	1,038	30,001
Canada Accident .....	2,819	.....	892,006	.....	630,023	853	147	2,000	None.
Canadian Surety .....	71,093	6,596	19,251,951	5,454	13,329,457	5,529	11,616	13,438	None.
Dominion Gresham .....	5,024	306	1,987,262	158	1,328,344	1,328	1,533	2,499	None.
Dominion of Canada Guarantee and Accident .....	42,424	.....	14,205,821	.....	10,800,216	7,412	4,252	7,507	None.
Employer's Liability .....	72,546	.....	19,852,981	.....	6,675,879	32,736	36,532	46,290	2,000
General Accident of Canada .....	3,723	154	1,255,328	51	632,828	None.	None.	None.	None.
Globe Indemnity .....	19,362	365	3,793,402	245	2,742,802	4,185	5,242	8,000	None.
Guarantee Co. of North America .....	99,380	.....	55,904,724	.....	38,045,564	12,352	5,356	8,209	10,000
Guardian Insurance Co .....	13,086	.....	4,648,231	.....	3,017,227	2,143	1,421	4,845	None.
Imperial Guarantee and Accident .....	39,773	.....	11,772,935	1,044	11,595,936	8,400	9,800	1,500	3,000
International Fidelity .....	6,824	1,425	725,500	1,321	671,500	2,621	1,184	1,437	None.
London Guarantee and Accident .....	119,235	6,491	39,549,302	5,368	32,372,239	2,621	13,376	16,065	25,000
London and Lancashire Guarantee and Accident .....	25,899	1,335	9,675,090	799	7,049,239	3,046	9,463	1,465	None.
Maryland Casualty .....	37,175	374	3,674,500	230	3,086,017	4,507	5,040	9,666	None.
National Surety Co .....	83,483	961	16,535,247	894	14,368,002	659	9,954	10,951	None.
Ocean Accident and Guarantee .....	23,148	.....	8,077,292	.....	5,798,592	11,379	13,904	1,000	None.
Railway Passengers .....	15,986	462	5,485,881	439	5,507,981	-5,417	1,533	3,150	3,000
United States Fidelity and Guaranty .....	228,514	.....	46,118,598	.....	37,897,166	61,705	96,090	62,615	None.
Totals .....	948,247	.....	274,989,625	.....	203,465,434	167,192	227,735	208,175	73,001



GUARANTEE COMPANY OF NORTH AMERICA.

In Canada .....	99,380	55,904,724	38,045,564	12,352	5,356	8,209	10,000
In other countries.....	233,807	143,492,934	92,237,962	66,529	52,225	23,158	4,500
Totals.....	333,187	199,397,658	130,281,526	78,881	57,581	31,367	14,500

ABSTRACT OF HAIL INSURANCE IN CANADA, FOR THE YEAR, 1918.

Acadia Fire .....	-4,133	1,350,811	None.	9,117	9,117	None.	None.
Automobile.....	98,773	1,480,180	None.	29,636	29,636	None.	None.
British America .....	81,747	1,307,750	None.	19,077	19,077	None.	None.
Connecticut Fire.....	98,751	5,459,970	None.	31,850	31,850	None.	None.
Dominion Fire.....	48,196	1,045,492	None.	10,713	10,713	None.	None.
Employers' Liability.....	137,265	4,466,757	None.	37,061	37,061	None.	None.
Excess.....	196,272	2,983,145	None.	56,603	58,483	None.	None.
Glen Falls.....	98,771	1,567,357	None.	31,589	31,589	None.	None.
Great American.....	150,616	2,263,488	None.	77,671	75,281	2,786	None.
Hartford Fire.....	498,521	7,765,631	None.	153,453	153,453	None.	None.
Home Insurance Co.....	727,749	10,451,872	None.	208,486	209,196	522	5,000
Northwestern National.....	4	None.	None.	None.	None.	None.	None.
Westchester.....	98,751	3,957,360	None.	31,808	31,808	None.	None.
Totals .....	2,231,283	44,099,813	None.	697,064	697,256	3,316	5,000

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1918.

American and Foreign Marine .....	40,041	127,879	92,600	9,280	10,613	None.	None.
British America .....	27,193	32,134,695	5,205,670	453	453	None.	None.
British and Foreign Marine .....	397	234,774	5,813	843	843	None.	None.
Columbia .....	6,575	746,936	41,050	470	1,220	None.	None.
Fireman's Fund.....	5,911	1,222,784	246,833	5,434	2,877	2,553	None.
Hartford Fire .....	55,972	110,325	12,850	52,049	50,396	2,252	None.
Insurance Company of North America .....	8,916	834,526	80,741	3,279	3,508	22	None.
Marine Insurance Co .....	46,418	115,574,642	None.	87	87	None.	None.
Ocean Marine .....	5,466	50,033,282	None.	1,266	1,266	None.	None.
Queen of America .....	13	112,600	None.	None.	None.	None.	None.
St. Paul Fire and Marine.....	29,581	80,142,731	2,040,230	30,416	29,649	1,577	None.
Union Assurance Society.....	6,820	22,221,260	75,000	None.	971	None.	None.
Union of Canton .....	1,882	1,883,846	48,125	62	62	None.	None.
Western .....	13,637	8,213,529	1,533,740	6,658	12,288	None.	None.
Totals.....	248,822	313,653,809	9,382,652	110,897	114,233	6,614	None.







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New York Plate Glass	23,773				12,433	10,852	1,904	None
North American Accident	17,229				12,181	12,482	2,524	None
Norwich Union Fire	10,981				5,940	7,580	1,653	None
Ocean Accident and Guarantee	54,155				24,663	25,258	510	None
Railway Passengers	18,879				15,184	14,136	3,033	125
Travelers Indemnity of Hartford	5,059				18,710	3,642	464	None
United States Fidelity and Guaranty	6,929				6,912	6,012	800	None
Yorkshire	7,602				710	5,641	600	None
Totals	402,035				225,954	284,142	27,188	125

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1918.

Alliance Assurance	3,446					2,310	938	1,372	None
Alliance Nationale	109,149					142,706	137,706	30,000	None
Ancient Order of Forester	20,477					43,911	43,911	None	None
Artisans	169,149					156,711	156,711	2,800	None
Canada Accident	27,238					25,257	18,502	10,625	None
Catholic Mutual Benefit	6,602					8,077	6,839	2,107	None
Continental Casualty	18,091					14,631	12,277	2,492	None
Dominion of Canada Guarantee and Accident	128,447					92,067	78,051	27,842	None
Dominion Gresham	18,335					12,536	10,379	4,332	None
Employers' Liability	61,215					50,396	42,651	16,380	None
Fidelity and Casualty Co.	81,424					72,167	60,488	20,735	None
General Accident of Canada	29,661					23,326	19,545	5,908	None
Globe Indemnity	145,229					115,625	102,625	33,500	None
Guardian Insurance of Canada	9,559					13,514	6,608	7,094	None
Imperial Guarantee and Accident	91,243					70,163	64,503	15,048	None
Independent Order of Foresters	197,837					185,405	185,787	5,340	None
Law Union and Rock	5,339					7,617	6,010	1,682	None
London Guarantee and Accident	30,118					19,514	17,499	5,960	None
London and Lancashire Guarantee and Accident	58,928					58,354	47,522	16,337	None
Maryland Assurance	91,835					76,184	48,704	27,480	None
Maryland Casualty	-23,121					4,228	15,554	2,975	None
Merchants and Employers Guarantee and Accident						None	None	None	None
North American Accident	1,687					None	None	None	None
Norwich Union Fire	22,789					20,740	17,417	4,666	None
Ocean Accident and Guarantee	23,203					24,103	17,817	7,076	None
Preferred Accident	76,057					44,076	38,486	11,455	None
Railway Passengers	2,355					427	427	None	None
Royal Exchange	26,111					14,415	12,380	5,220	None
Royal Guardians	7,173					5,391	6,281	1,205	None
Travelers Indemnity of Hartford	2,751					1,991	1,848	268	None
United States Fidelity and Guaranty	75,806					66,852	44,532	13,748	None
Woodmen of the World	7,662					4,931	5,156	1,100	None
Yorkshire	5,383					4,835	5,063	87	None
Totals	1,539,774					1,388,668	1,237,632	286,331	None



ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1918.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Unsettled Claims.	
							Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$
American Lloyd's	6,680		1,076,900		2,168,210	10,697	367	None.
British and Foreign Marine	146	5	39,500	6	29,500	55	None	None.
Great American.	13	None	None		10,000	95	None	None.
Hartford Fire	13,111		3,406,150		4,826,835	9,415	None	None.
Home Insurance.	5,492	130	1,398,250	216	2,264,550	2,885	50	None.
Maryland Casualty	26,287	531	5,163,150	734	8,283,175	10,176	141	None.
Scottish Union and National	1,196	21	377,400	27	403,150	261	None	None.
Springfield Fire and Marine	938		172,000		217,844	107	304	None.
Totals	53,863		11,633,350		18,203,264	33,691	56,538	862

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1918.

Boiler Inspection and Insurance Co	94,895	721	9,745,250	2,290	28,133,083	6,051	None	None
Fidelity and Casualty Co.	40,726	330	5,093,500	494	11,888,820	19,111	453	20,000
General Accident of Canada	39,113	448	5,049,833	980	9,236,062	1,506	662	None
Hartford Steam Boiler	1,000					None	None.	None.
Maryland Casualty.	24,103	202	2,453,000	362	4,758,833	954	None	None.
Travellers Indemnity of Hartford	35,986	786	12,876,500	718	12,283,500	1,027	262	None.
Totals	235,823					28,619	1,377	20,000

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1918.

Chartered Trust and Executor	None	None	None.	None	None	None	None.	None.
Totals	None.	None	None.	None.	None	None	None	None.



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## ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1918.

Etna Insurance .....	1,587	.....	404,885	.....	809,231	None.	50	None.	None.
American Central .....	1,168	.....	259,400	.....	698,515	12	12	None.	None.
Continental .....	55	.....	18,000	.....	33,000	None.	None.	None.	None.
Fidelity-Phenix .....	2,150	.....	497,925	.....	780,465	None.	None.	None.	None.
Great American .....	1,041	.....	372,025	.....	562,888	None.	None.	None.	None.
Hartford Fire .....	9,637	.....	2,542,660	.....	4,947,825	35,120	67,040	50	None.
Home Insurance .....	17,140	1,906	3,569,264	5,792	10,379,003	16,914	16,159	981	None.
Insurance Co. of State of Pa .....	832	.....	276,850	.....	400,150	None.	None.	None.	None.
National Fire of Hartford .....	1,265	.....	316,017	.....	536,953	20,665	20,665	None.	None.
National Union of Pittsburgh .....	717	.....	141,100	.....	632,700	None.	None.	None.	None.
Niagara .....	189	.....	40,000	.....	40,000	None.	None.	None.	None.
Northwestern National .....	492	.....	133,925	.....	324,435	None.	None.	None.	None.
St. Paul Fire and Marine .....	10,375	.....	2,338,481	.....	4,616,542	3,916	3,822	94	None.
Scottish Union and National .....	627	16	165,433	55	351,440	14,439	14,439	None.	None.
Springfield Fire and Marine .....	5,405	.....	1,481,085	.....	2,063,875	7,843	21,516	316	None.
Totals .....	52,680	.....	12,557,050	.....	27,177,022	98,909	143,703	1,441	None.



ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

THE CANADIAN SURETY COMPANY.

Nature of Business.	Not Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Automobile (excluding Fire Risk).	\$ 1,819	161	\$ 1,162,095	133	\$ 497,108	251	\$ 119	\$ 131	\$ None.	Total business December 31, 1918.
Burglary.	4,426	372	1,051,023	338	684,715	2,075	1,653	422	None.	
Guarantee.	101,898	7,914	26,583,466	6,640	19,321,254	7,270	12,625	14,172	None.	
Plate Glass.	9,309	392	.....	370	.....	3,149	3,149	None.	None.	
Totals.	117,452	8,839	.....	7,381	.....	12,745	17,546	14,725	None.	

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident... (excluding Automobile Fire Risk)	27,317	4,440	10,839,769	3,675	5,827,582	14,164	15,992	4,427	None.	Total business December 31, 1918.
Burglary..	30,252	816	.....	472	.....	14,592	10,543	4,560	None.	
Employers' Liability.	43,400	4,072	5,349,249	3,721	4,609,814	21,437	17,472	6,634	None.	
Guarantee..	21,552	244	.....	182	.....	5,144	5,275	1,313	None.	
Sickness....	5,024	306	1,987,262	158	1,328,344	1,328	1,533	2,499	None.	
Totals.	18,335	2,678	.....	2,135	.....	12,536	10,379	4,332	None.	
	145,880	12,556	.....	10,343	.....	69,201	61,194	23,765	None.	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident....	50,449	4,665	12,987,421	3,254	8,342,425	14,504	13,277	5,128	None.	Total business December 31, 1918.
Accident and Sickness combined.	66,218	6,608	2,696,725	596	336,200	43,948	40,911	6,766	None.	
Automobile (excluding Fire Risk).	118,881	5,411	28,603,590	3,915	19,336,690	46,922	40,151	15,585	1,200	
Employers' Liability....	98,321	777	7,044,900	588	6,214,350	48,375	52,428	31,373	12,000	
Guarantee..	3,723	154	1,255,328	51	632,828	None.	None.	None.	None.	
Sickness.....	29,816	3,005	.....	1,876	.....	23,440	19,638	5,929	None.	
Steam Boiler....	40,043	452	5,167,333	989	9,573,562	1,506	843	662	None.	
Totals....	407,451	21,072	.....	11,269	.....	178,695	167,248	65,443	13,200	



IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident.....	135,668	13,624	22,668,295	8,462	18,771,425	68,087	70,327	25,273	6,000	Total business December 31, 1918.
Automobile (including Fire Risk).....	21,478	1,761	1,383,016	1,334	1,087,663	15,413	13,120	2,975	None.	
Automobile (excluding Fire Risk).....	32,336	538	4,677,000	507	4,522,000	14,166	10,748	5,750	None.	
Elevator Liability.....	2,349	31	305,000	39	342,000	None.	None.	None.	3,000	
Guarantee.....	39,773	1,046	11,772,935	1,044	11,595,936	8,400	9,800	1,500	None.	
Plate Glass.....	6,182	342	.....	379	.....	3,084	2,972	406	None.	
Sickness.....	91,243	11,498	.....	6,851	.....	70,163	64,503	15,048	None.	
Totals.....	329,024	28,840	.....	18,616	.....	179,313	171,470	50,952	9,000	

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident.....	83,790	7,577	18,265,918	6,221	14,805,568	18,143	17,554	8,622	1,500	Total business December 31, 1918.
Automobile (excluding Fire Risk).....	47,884	1,586	.....	984	.....	12,065	13,947	3,682	250	
Employers' Liability.....	18,244	453	.....	537	.....	1,032	25,881	29,886	24,350	
Guarantee.....	25,899	1,335	9,675,090	799	7,049,239	3,838	16,254	2,065	1,000	
Plate Glass.....	20,673	1,360	.....	1,439	.....	9,322	12,592	1,430	None.	
Sickness.....	58,928	6,175	.....	5,200	.....	58,354	47,522	16,337	None.	
Totals.....	255,418	18,486	.....	15,180	.....	102,754	133,750	62,022	27,100	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Accident.....	1,941	253	934,132	177	479,157	489	489	None.	None.	Total business December 31, 1918.
combined and Sickness	48,875	2,464	891,350	2,120	869,250	27,729	27,592	6,105	32	
Automobile (excluding Fire Risk).....	23,425	478	4,780,000	263	2,630,000	3,702	3,587	485	500	
Employer's Liability.....	84,797	791	7,910,000	672	6,760,000	44,009	37,853	10,556	1,750	
Plate Glass.....	18,393	1,442	.....	968	.....	14,527	14,652	1,215	None.	
Sickness.....	1,687	182	.....	119	.....	None.	None.	None.	None.	
Totals.....	179,118	5,610	.....	4,319	.....	90,456	84,173	18,361	2,282	



Abstract of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—Continued.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business	Net Cash received for Premiums	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Accident, including Automobile (Fire Risk)	\$ 49,109	4,466	11,269,064	2,976	7,074,883	\$ 19,393	\$ 22,837	\$ 1,942	\$ None.	Total business December 31, 1918.
Automobile (excluding Fire Risk)	11,420	497	559,335	491	523,135	5,120	3,467	1,653	None.	
Burglary.	36,928	997	6,712,300	460	4,291,800	10,822	11,607	6,247	None.	
Employers' Liability.	91	10	13,500	10	13,500	None	None.	None.	2,000	
Plate Glass.	216,974	44	4,715,000	478	4,955,000	151,977	138,819	86,515	None.	
Sickness.	17,229	80		1,549		12,181	12,482	2,524	None.	
	23,662	1,862		1,531		20,827	17,504	4,666	None.	
Totals	355,313	9,090		7,498		220,320	206,716	103,552	2,000	

BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED.

Inland Transportation.	38	237	261,774	3	5,813	843	843	None.	None.	In Canada, December 31, 1918
Sprinkler Leakage.	14	5	39,500	6	29,500	55	55	None.	None.	
Totals.....	54	242	304,274	9	35,313	898	898	None.	None.	

CONTINENTAL CASUALTY COMPANY.

Accident	35,329					15,447	13,858	1,993	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk)	3,751					712	2,069	493	None.	
Sickness.	18,091					14,634	12,277	2,492	None.	
Totals...	57,162					30,793	28,204	4,978	None.	



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## FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	83,116	4,788	33,656,500	3,862	27,943,800	16,826	18,960	5,929	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk).....	29,981	727	7,023,000	432	4,128,000	13,591	11,798	2,997	1,500	
Burglary.....	27,898	1,835	4,008,725	1,566	3,372,650	5,384	8,107	1,535	None.	
Employers' Liability.....	6,968	206	2,637,000	200	2,522,000	284	1,759	125	None.	
Plate Glass.....	12,869	731	725,006	650	796,360	5,869	4,477	1,703	None.	
Sickness.....	81,424	3,825	.....	3,074	.....	72,167	60,488	20,735	None.	
Steam Boiler.....	40,726	330	5,093,500	494	11,888,820	19,112	19,360	453	20,000	
Totals.....	282,982	12,442	.....	10,278	.....	133,233	124,949	33,477	21,500	

## MARYLAND ASSURANCE COMPANY.

Accident.....	93,000	2,962	15,518,746	2,295	12,446,681	26,037	11,012	15,025	None.	In Canada, December 31, 1918.
Sickness.....	91,835	3,209	.....	2,487	.....	76,184	48,704	27,480	None.	
Totals.....	184,835	6,171	.....	4,782	.....	102,221	59,716	42,505	None.	

## MARYLAND CASUALTY COMPANY.

Accident.....	-23,049	1,241	4,537,025	None.	None.	551	13,231	520	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk).....	28,577	593	2,857,000	446	2,204,000	10,418	4,434	6,485	None.	
Burglary.....	31,420	1,090	19,333,850	1,054	23,672,150	7,075	5,278	2,447	None.	
Employers' Liability.....	108,230	531	4,605,781	322	3,725,790	76,504	56,465	44,039	None.	
Guarantee.....	37,175	374	3,674,500	230	3,086,017	4,507	5,040	9,666	None.	
Plate Glass.....	7,817	379	.....	462	.....	3,977	3,861	1,116	None.	
Sickness.....	-23,121	.....	.....	None.	.....	4,228	15,554	2,975	None.	
Sprinkler Leakage.....	26,287	531	5,163,150	734	8,283,175	10,176	22,535	141	None.	
Steam Boiler and Fly Wheel.....	21,103	202	2,453,000	362	4,758,833	954	1,254	None.	None.	
Totals.....	220,439	.....	.....	3,610	.....	118,390	127,652	67,389	None.	

## THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Accident.....	2,301	153	944,500	139	862,500	1,283	1,283	None.	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk).....	1,854	57	285,000	38	190,000	255	255	None.	None.	
Sickness.....	2,355	115	.....	105	.....	427	427	None.	None.	
Totals.....	6,510	325	.....	282	.....	1,965	1,965	None.	None.	



ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business done by Companies which transact more than one class of business of casualty insurance—Concluded.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not resisted.	Resisted.	
Accident.....	\$		\$		\$	\$	\$	\$	\$	
Automobile (excluding Fire Risk).....	58,604	4,445	11,692,954	3,354	8,526,954	61,930	67,145	5,220	100	In Canada, December 31, 1918,
Burglary.....	42,636	839	8,390,000	904	9,040,000	11,560	11,181	2,965	None.	
Employers' Liability.	133,861	44	60,300	44	60,300	431	131	300	None.	
Guarantee.....	15,986	829	5,485,881	462	5,507,981	71,908	45,108	45,695	100	
Plate Glass.....	18,879	462	.....	439	.....	-5,417	1,533	3,150	3,000	
Sickness.....	26,411	837	.....	1,219	.....	15,184	14,136	3,033	125	
Totals..	296,493					14,415	12,380	5,220	None.	
						170,011	151,614	65,583	3,325	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident..	24,232	2,701	8,005,859	1,712	5,801,284	6,287	16,750	1,202	None.	In Canada, December 31, 1918.
Automobile (excluding Fire Risk).....	77,542	2,007	15,047,500	1,180	12,822,500	52,333	21,842	63,051	None.	
Burglary.....	25,006	962	.....	829	.....	305	366	81	None.	
Plate Glass.....	5,059	383	.....	345	.....	4,009	3,642	464	None.	
Sickness.....	75,806	5,833	.....	4,104	.....	48,861	44,532	13,748	None.	
Steam Boiler and Fly Wheel.....	34,986	768	12,876,500	718	12,283,500	1,027	1,035	262	None.	
Totals..	242,631	12,651		8,888		112,822	88,167	78,808	None	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident ..	170,471	9,382	46,614,761	7,210	37,549,730	78,833	69,406	19,451	None.	In Canada, December 31, 1918,
Employers' Liability.	146,640					88,069	89,738	66,328	None.	
Totals..	317,111					166,902	159,144	85,779	None.	



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UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident..... Automobile (excluding Fire Risk)..... Burglary..... Employers' Liability..... Guarantee..... Plate Glass..... Sickness..... Totals.....	13,859 34,841 23,022 57,832 228,514 6,929 7,662 372,659	..... ..... ..... ..... ..... ..... ..... .....	5,212,175 1,925,000 42,380,287 3,668,200 46,118,598 ..... ..... .....	..... ..... ..... ..... ..... ..... ..... .....	4,567,175 1,287,500 35,426,126 3,334,815 37,897,166 ..... ..... .....	2,862 11,352 18,462 30,625 63,705 6,912 4,931 138,849	2,337 8,972 14,462 25,775 96,090 6,012 5,156 158,854	1,150 4,455 4,800 15,900 62,615 800 1,100 90,820	None. 1,425 None. 4,050 None. None. None. 5,475	In Canada, December 31, 1918.
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9 GEORGE V, A. 1919

*Miscellaneous Insurance in Canada, 1918.*

In Volume I of the report last year there was included a tabulation showing the total volume of premiums received and claims paid by companies and societies transacting casualty insurance in Canada, including provincial as well as Dominion licensees, for the year 1917.

This year circulars were sent to all provincial licensees asking for the same information in respect of the business for the year 1918, the figures required to be net after deducting reinsurance in companies licensed in Canada.

The inquiry extended to every company, Canadian or foreign, and to every fraternal or mutual benefit society, Canadian or foreign, operating in Canada under provincial jurisdiction and returns have, with a few unimportant exceptions, been received from all. The number of provincially incorporated companies making returns in respect of casualty insurance was 25, of which 6 also transacted fire and life insurance and 7 appear to have transacted business outside of the provinces by which they were incorporated. The number of fraternal or mutual benefit societies making the return was 131, and of these 22 carried on life insurance as well as sickness and accident insurance and 8 operated outside of the provinces in which their Head Offices were situated.

The net premiums received and net losses paid for miscellaneous classes of casualty insurance are as follows:—

Business transacted by.	Net premiums received.	Net losses paid.
	\$	\$
1. Dominion licensees .....	13,877,793	6,133,820
2. Provincial licensees—		
(a) Provincial companies within provinces by which they are incorporated.	1,616,467	924,276
(b) Provincial companies within provinces other than those by which they are incorporated .....	607,759	424,434
(c) British and Foreign Companies .....	25,847	24,865
Total Provincial licensees .....	2,250,073	1,373,575
Grand Totals .....	16,127,866	7,867,395



## SESSIONAL PAPER No. 9

## MISCELLANEOUS INSURANCE IN CANADA, 1913.

## NET PREMIUMS RECEIVED.

Class of business.	Dominion Licensees.	Provincial Licensees.				Grand Totals.
		(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign	Total provincial Licensees.	
	\$	\$	\$	\$	\$	\$
1 Accident .....	1,795,176	3,835			3,835	1,799,011
2 Accident and Sickness combined .....	915,373	32,048	26,523		58,571	973,944
" (Fraternal) .....		133,861	5,702	12,096	151,659	151,659
3 Automobile (including Fire risk) .....	919,113	5,483			5,483	924,596
4 Automobile (excluding Fire Risk) .....	1,232,747	3,996			3,996	1,236,743
5 Burglary .....	180,419	25			25	180,444
6 Employers' Liability ..	2,885,242					2,885,242
7 Explosion .....	134,451					134,451
8 Funeral .....		27,697			27,697	27,697
9 Guarantee .....	948,247	13,527			13,527	961,774
10 Hail .....	2,231,283	383,809	343,287		727,096	2,958,379
11 Inland Transportation ..	248,822	55			55	248,877
12 Live Stock .....	102,745	14,563	10,710		25,273	128,018
13 Plate Glass .....	402,035	45,949	1,018		46,967	449,002
14 Sickness .....	1,051,654	1,988			1,988	1,053,642
" (Fraternal) .....	488,120					488,120
15 Sickness and Funeral combined (Fraternal) .....		901,558	220,519	13,751	1,135,828	1,135,828
16 Sprinkler Leakage .....	53,863					53,863
17 Steam Boiler .....	235,823					235,823
18 Title .....	None					None.
19 Tornado .....	52,680	48,073			48,073	100,753
Totals .....	13,877,793	1,616,467	607,759	25,847	2,250,073	16,127,866



MISCELLANEOUS INSURANCE IN CANADA, 1918—Concluded.

NET LOSSES PAID.						
Class of business.	Dominion Licensees.	Provincial Licensees.				Grand Totals.
		(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	(c) British and Foreign.	Total provincial licensees.	
	\$	\$	\$	\$	\$	\$
1 Accident.....	725,815	81			81	725,896
2 Accident and Sickness combined.....	537,192	4,992	3,311		8,303	545,495
“ (Fraternal).....		126,377	4,495	13,026	143,898	143,898
3 Automobile (including Fire risk).....	383,917	793			793	384,710
4 Automobile (excluding Fire risk).....	395,271	87			87	395,358
5 Burglary.....	58,951	None.			None.	58,951
6 Employers' Liability....	1,551,264					1,551,264
7 Explosion.....	5,353					5,353
8 Funeral.....		17,456			17,456	17,456
9 Guarantee.....	227,735	449			449	228,184
10 Hail .....	697,256	88,442	154,051		242,493	939,749
11 Inland Transportation...	114,233	None.			None.	114,233
12 Live Stock.....	46,275	4,217	3,400		7,617	53,892
13 Plate Glass.....	284,142	25,313	964		26,277	310,429
14 Sickness .....	745,526	1,052			1,052	746,578
“ (Fraternal)...	492,106					492,106
15 Sickness and Funeral combined (Fraternal).....		631,490	258,213	11,839	901,542	901,542
16 Sprinkler Leakage.....	56,538					56,538
17 Steam Boiler.....	28,543					28,543
18 Title .....	None.					None.
19 Tornado.....	143,703	23,527			23,527	167,230
Totals.....	6,493,820	924,276	424,434	24,865	1,373,575	7,867,395



SESSIONAL PAPER No. 9

**ABSTRACT**  
**OF STATEMENTS MADE BY COMPANIES LICENSED TO DO**  
**BUSINESS OF LIFE INSURANCE IN CANADA, FOR**  
**THE YEAR 1918, IN ACCORDANCE WITH**  
**THE INSURANCE ACT, 1917.**

NOTE.—In Income and in Disbursements certain items are divided into (1) Transactions of 1918, and (2) Arising out of Transactions of 1917 and earlier. The division was made by reason of a change in the form of Annual Statement requiring all Companies to show as claims of the year of account the full cash value of claims arising in the year but payable by instalments for a term of years or for life (Supplementary Contracts), a balancing amount being included in Income in "Consideration for Supplementary Contracts." Also policyholders profits taken otherwise than in cash, as for example, applied to purchase a reduction in premiums, are required by the new form of Statement to be shown in the Disbursements for the full cash value in the year in which the premium reduction is granted, a balancing amount being included in Income in "Single Premiums." Heretofore all Canadian Companies and some British and Foreign Companies have shown in Disbursements only actual cash payments in respect of these items, so that in view of the change in the form of Statement there would not be shown in subsequent years in Disbursements as "Payments in respect of Assurance Contracts" either instalment payments of claims of 1917 and earlier years or payments in respect of premium reductions which vested in 1917 or earlier. It was therefore thought that the transition from the old form of Statement to the new would be better made by including as separate items in the Disbursements of 1918 the commuted values of supplementary contracts and premium reductions current as at 31 December 1918 which arose in 1917 and earlier years.



9 GEORGE V, A. 1919

ABSTRACT OF LIFE INSURANCE  
(DATE OF RETURN 31 DECEMBER, 1918)

Companies.	Total net Assurance Premium Income.		New Policies issued and Paid for in Cash.		
	Transac- tions of 1918.	*Arising out of transac- tions of 1917 and earlier.	Number.	Gross Amount.	Net Amount.
	\$	\$		\$	\$
<i>Canadian Companies.</i>					
1 Alberta-Saskatchewan.....	5,579		5	14,500	14,500
2 Ancient Order of Foresters.....	67,242		310	168,842	168,842
3 †Canada.....	4,303,971	149,015	6,940	16,524,666	15,996,437
4 Capital.....	141,353		502	837,409	813,409
5 †Confederation.....	2,612,499	69,922	5,707	11,815,656	11,591,450
6 Continental.....	435,840	1,044	1,286	1,974,834	1,900,834
7 Crown.....	572,011		1,727	2,952,824	2,849,984
8 Dominion.....	878,004	3,684	2,211	4,673,321	4,163,631
9 Excelsior. { Ordinary.....	907,255	209	2,886	5,296,251	5,064,751
{ Industrial.....	2,052				
10 †Great-West.....	5,365,760	91,902	12,230	26,370,394	26,068,394
11 †Imperial.....	2,280,891	27,299	4,817	11,955,861	11,019,255
12 London.... { Ordinary.....	1,252,304		6,248	8,452,869	8,202,469
{ Industrial.....	1,002,659		45,756	6,763,277	6,763,277
13 †Manufacturers.....	2,516,995	20,052	5,631	11,308,471	11,169,971
14 Monarch.....	423,626		2,163	3,890,150	3,720,650
15 †Mutual of Canada.....	5,079,917	169,808	9,452	19,888,582	19,154,082
16 †National of Canada.....	741,934		1,382	3,055,418	2,888,344
17 †North American.....	2,215,245	4,077	5,153	9,511,099	9,473,599
18 Northern.....	493,106		1,610	2,527,803	2,400,848
19 Royal Guardians. { Ordinary.....	90,543		158	152,500	152,500
{ Industrial.....	8,831		871	121,780	121,780
20 Saskatchewan.....	94,610		432	1,053,458	969,771
21 La Sauvegarde.....	235,709		439	708,650	653,650
22 Security.....	41,394		311	462,700	403,700
23 Sovereign.....	309,534		1,170	2,294,334	1,811,724
24 †Sun. { Ordinary.....	6,330,192	46,697	11,613	23,577,543	23,577,543
{ Thrift.....	23,093				
25 Travellers of Canada.....	204,071		1,220	1,881,823	1,762,323
26 Western.....	87,267		335	1,001,950	936,450
Totals for 1918.....	38,728,487	583,709	132,645	179,236,965	173,814,168
Totals for 1917.....	34,599,199		135,145	172,703,621	168,129,286
Increase i; decrease, d.	4,129,288		2,500	6,533,344	5,684,882

\*See note page 117 †Canadian business only.



## SESSIONAL PAPER No. 9

IN CANADA FOR THE YEAR 1918.

EXCEPT AS OTHERWISE UNDERNOTED.)

Policies in force at date of return.		Policies become Claims.			Net disbursements in respect of Death claims, matured endowments and disability claims.		Net payments due under Assurance and Annuity Contracts.	
Number.	Net Amount.	Number.	Net Amount.		Transactions of 1918.	*Arising out of transactions of 1917 and earlier.	Not Resisted.	Resisted.
			Death.	Matured Endowments.				
	\$		\$	\$	\$	\$	\$	\$
92	163 000							1
2,693	2,316,032	46	33,780	3,335	37,115		6,099	2
61,092	131,900,774	1,426	2,388,101	457,317	2,494,615	198,086	733,124	3
2,471	3,844,892	26	41,000		36,024		14,675	4
42,303	73,175,048	1,056	997,033	570,767	1,343,557	62,919	439,331	5,000
9,044	12,365,384	130	150,120	37,696	166,348	1,010	64,050	
10,471	16,431,599	131	191,611	55,100	172,125	19,058	61,639	4,554
14,637	24,947,087	250	318,405	87,560	341,310	34,265	119,860	
17,795	25,905,338	305	291,868	69,019	264,984	3,706	126,449	
350	45,429	113	868	7,763	929		233	
81,245	165,553,238	1,125	1,898,335	95,031	1,588,865	74,869	752,724	
32,348	62,106,939	592	729,206	309,559	957,776	234,484	256,614	
30,109	36,257,026	467	477,202	55,135	412,375		106,651	
189,732	23,547,404	4,420	215,113	140,476	369,569		26,921	
45,178	71,852,159	802	876,028	301,288	1,031,366	33,618	305,492	5,000
7,314	14,378,559	66	111,080	343,668	44,951	3,330	70,615	
74,046	133,355,884	1,432	1,841,123	456,326	1,999,510	219,545	554,400	2,000
12,140	22,413,767	163	253,709	27,200	213,198	77,090	84,132	
37,758	62,719,484	760	782,313	343,668	929,322	92,809	369,832	
9,989	13,291,317	180	185,585	40,010	165,992		61,615	11,850
2,286	2,998,543	48	71,753				11,357	
1,638	234,189	18	1,660		75,356		319	
1,387	2,733,281	15	31,175		12,973		22,500	
5,475	6,783,368	93	113,900	2,000	70,083		41,869	
1,371	1,382,287	27	51,900		25,550		5,200	600
4,566	8,983,010	86	121,426	139,950	94,842	7,506	49,500	
104,965	177,084,161	2,180	2,637,315	773,031	3,093,083	515,463	1,049,950	
4,286	585,152	490	10,762	52,205	71,165		3,115	
3,821	5,515,064	41	53,500		38,002	6,794	14,767	500
1,288	2,634,032	13	26,000		12,195	2,980	12,025	
811,890	1,105,503,447	16,501	14,901,871	4,368,104	16,063,180	1,587,532	5,365,058	29,504
744,239	996,699,282	11,633	13,183,223		12,636,011		2,865,751	101,332
167,651	1108,804,165	14,868	16,086,752		13,427,169		12,499,307	171,828



9 GEORGE V, A. 1919

ABSTRACT OF LIFE INSURANCE

(DATE OF RETURN 31 DECEMBER 1918

Companies.	Total net Assurance Premium Income.		New Policies issued and Paid for in Cash.		
	Transac-tions of 1918.	*Arising out of transac-tions of 1917 and earlier.	Number.	Gross Amount.	Net Amount.
	\$	\$		\$	\$
1 Commercial Union.....	24,740		2	6,000	6,000
2 †Edinburgh.....	408				
3 Gresham.....	135,280		469	1,146,583	1,134,083
4 ††Life Association of Scotland.....	4,455				
5 †Liverpool & London & Globe.....	2,856				
6 London & Lancashire.....	501,506		586	1,405,731	1,405,731
7 †Mutual Life and Citizens, Australia (Ord Ind.).....	37,620		387	357,500	357,500
	56,740		4,807	636,557	636,557
8 North British and Mercantile.....	31,587		51	222,000	187,000
9 †Norwich Union.....	4,706				
10 Phoenix of London.....	205,006		107	552,500	422,500
11 Royal.....	308,163	2,742	213	968,240	968,240
12 †Scottish Amicable.....	873				
13 †Scottish Provident.....	223				
14 †Standard.....	615,004		250	673,902	663,902
15 †Star.....	6,052				
Totals for 1918.....	1,935,219	2,742	6,875	5,969,013	5,781,513
Totals for 1917.....	1,957,143		7,849	5,109,183	5,095,183
Increase i, decrease, d.....	d21,924		d974	i859,830	i686,330

\*See note page 117.  
†These Companies have ceased transacting new business in Canada.  
†Date of Returns—Life Association of Scotland, 5 April, 1918.  
Mutual Life and Citizens, 30 Nov., 1918.  
Standard, 15 Nov. 1918.



SESSIONAL PAPER No. 9

IN CANADA FOR THE YEAR 1918.  
EXCEPT AS OTHERWISE UNDERNOTED.)

Policies in force at date of return.		Policies become Claims.			Net disbursements in respect of Death claims, matured endowments and disability claims.		Net payments due under Assurance and Annuity Contracts.	
Number.	Net Amount.	Number.	Net Amount.		Transactions of 1918.	*Arising out of transactions of 1917 and earlier.	Not Resisted.	Resisted.
			Death.	Matured Endowments.				
	\$		\$	\$	\$	\$	\$	\$
171	625,451	5	10,629	.....	20,878	....	1,694	.....
12	22,833	2	7,850	.....	7,850	.....	.....	.....
2,021	4,386,642	22	40,926	.....	19,497	.....	27,929	2,000
178	345,360	18	41,881	.....	51,551	.....	11,570	.....
70	124,128	5	14,115	.....	10,115	.....	2,000	.....
7,843	15,447,262	205	203,741	174,632	293,528	.....	113,494	.....
1,348	1,196,712	18	12,030	.....	5,443	.....	2,050	1,000
10,896	1,395,340	134	16,884	.....	13,233	.....	226	.....
396	973,142	16	27,711	.....	31,913	.....	10,374	.....
74	123,566	4	4,070	.....	6,288	.....	1,359	.....
2,288	7,180,096	58	154,491	31,398	175,756	.....	49,999	.....
3,274	8,531,512	59	111,999	59,574	108,531	3,967	63,342	.....
21	54,877	2	7,691	.....	7,691	.....	.....	.....
12	34,020	1	4,201	.....	4,201	.....	.....	.....
.....	.....	.....	.....	.....	696,485	.....	233,040	50,000
125	170,590	9	11,176	4,032	13,109	.....	2,098	.....
28,729	40,611,531	558	669,395	269,636	1,466,069	3,967	519,175	53,000
36,389	58,617,506	798	1,521,921	.....	1,561,113	.....	341,361	50,686
47,660	418,005,975	4240	4582,890	.....	495,044	.....	4177,814	42,314



9 GEORGE V, A. 1919

ABSTRACT OF LIFE INSURANCE

(DATE OF RETURN 31 DECEMBER 1918)

Companies.	Total net Assurance Premium Income.		New Policies issued and Paid for in Cash.		
	Transac- tions of 1918.	*Arising out of transac- tions of '1917 or earlier.	Number	Gross Amount.	Net Amount.
<i>Foreign Companies.</i>	\$	\$		\$	\$
1 Etna.....	968,015		1,194	4,712,194	4,712,194
2 †Connecticut Mutual.....	24,820				
3 Equitable.....	1,056,064	5,253	1,283	4,079,215	4,079,215
4 †Guardian.....	11,795		4	33,000	33,000
5 Metropolitan. { Ordinary....	4,096,751		34,297	34,919,851	34,919,851
{ Industrial....	5,155,694		209,438	25,865,736	25,865,736
6 Mutual of New York.....	1,392,535		1,515	4,291,954	4,291,954
7 †National of United States. ....	140				
8 New York .....	3,116,164		6,059	13,521,187	13,521,187
9 †North Western Mutual.....	1,977				
10 †Phoenix Mutual.....	18,585				
11 †Provident Savings.....	37,274				
12 Prudential.... { Ordinary.....	1,391,378		12,151	15,340,964	15,340,964
{ Industrial.....	2,592,358		126,168	18,944,642	18,944,642
13 State.....	61,960		3	48,700	48,700
14 Travellers Insurance Co.....	745,827		1,320	5,462,685	5,107,685
15 Union Mutual.....	274,113		195	585,000	585,000
16 United States.....	31,563		18	49,000	49,000
Totals for 1918.....	20,977,013	5,253	393,645	127,854,128	127,499,128
Totals for 1917.....	18,287,267		354,760	104,307,626	104,307,626
Increase i; decrease, d. ....	2,689,746		38,885	23,546,502	23,191,502
Totals for 1918, all Companies..	61,640,719	591,704	533,165	313,060,106	307,094,809
Totals for 1917 all Companies...	54,843,609		497,754	282,120,430	277,532,095
Increase i; decrease, d. ....	6,797,110		35,411	30,939,676	29,562,714

\*See note page 117.  
†These Companies have ceased transacting new business in Canada.  
‡Formerly the Germania.



## SESSIONAL PAPER No. 9

IN CANADA FOR THE YEAR 1918.

EXCEPT AS OTHERWISE UNDERNOTED.)

Policies in force at date of return.		Policies become Claims.			Net disbursements in respect of Death claims, matured endowments and disability claims.		Net payments due under Assurance and Annuity Contracts.		
Number.	Net Amount.	Number.	Net Amount.		Transactions of 1918.	*Arising out of transactions of 1917 and earlier.	Not Resisted.	Resisted.	
			Death.	Matured Endowments.					
	\$		\$	\$	\$	\$	\$	\$	
15,528	30,369,176	509	539,988	191,926	699,326	22,629	140,913	30,000	1
487	980,265	24	27,492		33,615		4,263		2
13,456	30,538,584	280	393,553	144,152	513,016	55,086	75,340		3
57	244,505	2	15,150		15,150				4
129,771	138,159,298	1,901	1,564,544	158,751	1,550,981		258,308	5,109	5
1,128,763	129,791,692	19,112	1,616,005	225,809	1,844,967		14,849	1,113	
16,233	38,144,480	284	497,032	128,159	563,184		136,003	2,000	6
44	26,371	1	750				750		7
44,212	87,137,350	869	1,133,768	439,100	1,381,418		424,992	27,647	8
79	95,496	6	8,152		8,152		1,500		9
306	251,033	20	26,284		26,284				10
726	1,112,404	25	40,538	7,238	37,478		14,776		11
43,599	52,025,324	496	593,043	11,679	533,669		146,497	1,000	12
535,022	72,453,483	6,164	924,690		864,219		43,446	758	
1,010	2,005,348	41	43,049		35,517		13,019		13
8,089	26,985,501	154	418,675	66,775	459,375	319,676	48,376		14
4,228	8,048,342	99	96,849	39,106	119,899		34,934		15
435	893,061	18	15,121	14,390	31,381		2,005		16
1,942,045	619,261,713	30,005	7,954,683	1,427,085	8,717,631	397,391	1,359,971	67,627	
1,681,202	529,725,775	19,565	7,470,501		7,245,838		822,358	132,163	
1,260,843	189,535,938	10,440	11,911,267		11,471,793		1,537,613	164,536	
2,782,664	1,765,376,691	47,064	23,525,949	6,064,825	26,246,880	1,988,890	7,244,204	150,131	
2,461,830	1,585,042,563	31,996	22,175,645		21,442,962		4,029,470	284,181	
1,320,834	1180,334,128	115,068	17,415,129		14,803,918		13,214,734	1134,050	



9 GEORGE V, A. 1919

AMOUNTS OF INSURANCE EFFECTED IN CANADA DURING THE RESPECTIVE YEARS 1875-1918.

Year.	Canadian Companies.	British Companies.	Foreign Companies.	Total.
	\$	\$	\$	\$
1875	5,077,601	1,689,833	8,306,824	15,074,258
1876	5,465,966	1,683,357	6,740,804	13,890,127
1877	5,724,648	2,142,702	5,667,317	13,534,667
1878	5,508,556	2,789,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,876	2,302,011	4,057,000	13,906,887
1881	11,158,479	2,536,120	3,923,412	17,618,011
1882	11,855,545	2,833,250	5,423,960	20,112,755
1883	11,883,317	3,278,008	6,411,635	21,572,960
1884	12,926,265	3,167,910	7,323,737	23,417,912
1885	14,881,695	3,950,647	8,332,646	27,164,988
1886	19,289,694	4,054,279	11,827,375	35,171,348
1887	23,505,549	3,067,040	11,435,721	38,008,310
1888	24,876,259	3,985,787	12,364,483	41,226,529
1889	*26,438,358	3,399,313	14,719,266	*44,556,937
1890	23,541,404	3,390,972	13,591,080	40,523,456
1891	21,904,302	2,947,246	13,014,739	37,866,287
1892	25,585,534	3,625,213	15,409,266	44,620,013
1893	28,089,437	2,967,855	14,145,555	45,202,847
1894	28,670,364	3,214,216	17,640,677	49,525,257
1895	27,909,672	3,337,638	13,093,888	44,341,198
1896	26,171,830	2,869,971	13,582,769	42,624,570
1897	*30,351,021	2,778,510	15,138,134	48,267,665
1898	35,043,182	3,323,107	16,398,384	54,764,673
1899	42,138,128	3,748,127	21,514,478	67,400,733
1900	38,545,949	3,717,997	26,632,146	68,896,092
1901	38,298,747	3,059,043	32,541,438	73,899,228
1902	45,882,167	3,324,317	31,346,482	80,552,966
1903	55,169,104	3,132,904	33,265,797	91,567,805
1904	59,051,113	3,109,778	36,145,211	98,306,102
1905	67,539,141	3,881,980	34,486,215	105,907,336
1906	62,450,253	4,472,426	28,690,526	95,013,205
1907	61,838,766	3,501,743	25,042,423	90,382,932
1908	69,029,583	3,389,757	27,476,866	99,896,206
1909	79,121,977	3,930,230	48,686,871	131,739,078
1910	90,362,678	4,170,562	58,229,280	152,762,520
1911	110,077,453	5,591,832	61,197,694	176,866,979
1912	141,267,596	7,319,952	70,617,555	219,205,103
1913	131,493,582	6,950,695	93,164,269	231,608,546
1914	125,505,324	9,294,590	82,206,602	217,006,516
1915	121,033,310	5,727,313	94,358,935	221,119,558
1916	138,201,281	5,250,633	87,649,711	231,101,625
1917	172,703,621	5,109,183	104,307,626	282,120,430
1918	179,236,965	5,969,013	127,854,128	313,060,106
Totals	2,268,465,998	165,864,179	1,370,598,523	3,804,928,700

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1918.

1875.	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,728,461	84,250,918
1877.	26,870,224	19,349,201	39,468,475	85,687,903
1878.	28,656,556	20,078,533	36,016,848	84,751,957
1879	33,246,543	19,410,829	33,616,330	86,273,702
1880	37,838,518	19,789,863	33,643,745	91,272,126
1881.	46,041,591	20,983,092	36,266,249	103,290,932
1882.	53,855,051	22,329,368	38,857,629	115,042,048
1883.	59,213,609	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,172	44,616,596	135,453,726
1885.	74,591,139	25,930,272	49,440,735	149,962,146
1886.	88,181,859	27,225,607	55,908,230	171,315,696
1887.	101,796,754	28,163,329	61,734,187	191,694,270
1888.	114,034,279	30,003,210	67,724,094	211,761,583
1889	125,125,692	30,488,618	76,349,392	231,963,702
1890.	135,218,990	31,613,730	81,591,847	248,424,567
1891	143,368,817	32,407,937	85,698,475	261,475,229
1892.	154,709,077	33,692,706	90,708,482	279,110,265
1893.	167,475,872	33,543,884	94,602,966	295,622,722
1894.	177,511,846	33,911,885	96,737,705	308,161,436
1895	188,326,057	34,341,172	96,590,352	319,257,581

\*Including 20 months' business of the Canada Life.



## SESSIONAL PAPER No. 9

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1918—*Concluded.*

Year.	Canadian Companies.	British Companies.	Foreign Companies.	Total.
	\$	\$	\$	\$
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,334	124,433,416	431,069,846
1901.....	284,684,621	40,216,186	138,868,227	463,769,034
1902.....	308,202,596	41,556,245	159,053,464	508,812,305
1903.....	335,638,940	42,127,260	170,676,800	548,443,000
1904.....	364,640,166	42,608,738	180,631,886	587,880,790
1905.....	397,946,962	43,809,211	188,578,127	630,334,240
1906.....	420,864,847	45,644,951	189,740,102	656,260,900
1907.....	450,573,724	46,462,314	118,487,447	685,523,485
1908.....	480,266,931	46,161,957	193,087,126	719,516,014
1909.....	515,415,437	46,985,192	217,956,351	780,356,980
1910.....	565,667,110	47,816,775	242,629,174	856,113,059
1911.....	626,770,154	50,919,675	272,530,942	950,220,771
1912.....	706,656,117	54,537,725	309,114,827	1,070,308,669
1913.....	750,637,092	58,176,795	359,775,330	1,168,590,027
1914.....	794,520,423	60,770,658	386,869,397	1,242,160,478
1915.....	829,972,809	58,087,018	423,556,850	1,311,616,677
1916.....	895,528,435	59,151,931	467,499,266	1,422,179,632
1917.....	996,699,282	58,617,506	529,725,775	1,585,042,563
1918.....	1,105,503,447	40,611,531	619,261,713	1,765,376,691

## PREMIUM INCOME IN CANADA DURING THE RESPECTIVE YEARS 1875-1918.

1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,890	1,346,666	4,709,298	15,189,854
1902.....	10,048,204	1,415,273	5,614,083	17,077,560
1903.....	10,882,650	1,435,318	5,922,297	18,240,265
1904.....	11,959,100	1,473,514	6,536,710	19,969,324
1905.....	13,947,827	1,500,232	6,632,658	22,080,717
1906.....	14,093,056	1,583,861	6,687,539	22,364,456
1907.....	14,963,714	1,567,951	6,612,207	23,143,872
1908.....	16,081,504	1,546,941	7,069,494	24,697,939
1909.....	17,438,780	1,590,656	7,476,859	26,506,295
1910.....	19,952,162	1,580,255	8,239,486	29,771,903
1911.....	20,736,480	1,680,731	9,202,415	31,619,626
1912.....	23,540,081	1,768,046	10,401,389	35,709,516
1913.....	24,784,163	1,905,486	11,951,557	38,641,206
1914.....	26,047,253	1,906,998	13,139,844	41,094,095
1915.....	28,546,303	2,071,592	14,488,783	45,106,678
1916.....	30,296,416	1,903,590	15,893,099	48,093,105
1917.....	34,599,199	1,957,143	18,287,267	54,843,609
1918.....	38,728,487	1,935,219	20,977,013	61,640,719
Totals.....	458,272,689	53,472,679	242,652,105	754,397,473

\*Including 20 months' business of the Canada Life.



9 GEORGE V, A. 1919

ABSTRACT OF LIFE INSURANCE OF CANADIAN

		Total Net Assurance Premium Income.		New Policies Issued and Paid for in Cash.		
		Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.	Number.	Gross Amount.	Net Amount.
		\$	\$		\$	\$

CAN

1	In Canada .....	4,303,971	149,015	6,940	16,524,666	15,996,437
2	In other countries.....	2,376,906	30,981	2,127	7,827,342	6,174,343
	Totals.....	6,685,877	179,993	9,067	24,352,008	22,170,780

CONFED

1	In Canada .....	2,612,499	69,922	5,707	11,815,656	11,591,450
2	In other Countries.....	899,236	1,772	1,199	3,539,423	3,271,122
	Totals .....	3,511,735	71,694	6,906	15,355,079	14,862,572

GREAT

1	In Canada .....	5,365,760	91,902	12,230	26,370,394	26,068,394
2	In other Countries.....	122,701		334	765,343	765,343
	Totals .....	5,488,461	91,902	12,564	27,135,737	26,833,737

IM

1	In Canada .....	2,280,891	27,299	4,817	11,955,861	11,019,255
2	In other Countries.....	317,919	3,069	941	1,652,000	1,523,000
	Totals .....	2,598,810	30,368	5,758	13,607,861	12,542,255

MANU

1	In Canada .....	2,516,995	20,052	5,661	11,308,471	11,169,971
2	In other Countries.....	1,730,383	6,535	3,319	6,761,992	6,179,893
	Totals .....	4,247,378	26,587	8,980	18,070,463	17,349,864

MUTUAL

1	In Canada.....	5,079,917	169,808	9,452	19,888,582	19,154,082
2	In other Countries .....	39,500	2,251	75	92,000	92,000
	Totals .....	5,119,417	172,059	9,527	19,980,582	19,246,082

\*See Note page 117.



## SESSIONAL PAPER No. 9

## COMPANIES TRANSACTING BUSINESS OUTSIDE OF CANADA, 1918.

Policies in Force at Date of Return.		Policies Become Claims.			Net Disbursements in respect of Death claims, matured Endowments and Disability claims.		Net Payments Due under Assurance and Annuity Contracts.	
Number.	Net Amount.	Number.	Net Amount.		Transactions of 1918.	*Arising out of transactions of 1917 and earlier.	Not Resisted.	Resisted.
			Deaths.	Matured Endowments.				
	\$		\$	\$	\$	\$	\$	\$

## ADA.

61,092	131,900,774	1,426	2,388,101	457,317	2,494,615	198,086	733,124	.....	1
24,855	56,453,654	426	811,431	172,589	878,735	70,581	290,935	.....	2
85,947	188,354,428	1,852	3,199,532	629,906	3,373,350	268,667	1,024,059	.....	

## ERATION.

42,303	73,175,048	1,056	997,033	570,767	1,343,557	62,919	439,330	5,000	1
7,180	17,309,690	111	181,476	48,862	255,860	.....	89,669	.....	2
49,483	90,484,738	1,167	1,178,509	619,629	1,599,417	62,919	528,999	5,000	

## WEST.

81,245	165,553,238	1,125	1,898,335	95,031	1,588,865	74,869	752,724	.....	1
2,039	3,894,291	22	37,022	.....	31,729	.....	5,350	.....	2
83,284	169,447,529	1,147	1,935,357	95,031	1,620,594	74,869	758,074	.....	

## PERIAL.

32,348	62,106,939	592	729,206	309,559	957,776	234,484	256,614	.....	1
3,750	6,185,372	74	138,254	6,500	73,279	.....	88,818	.....	2
36,098	68,292,311	666	867,460	316,059	1,031,055	234,484	345,432	.....	

## FACTURERS.

45,178	71,852,159	802	876,028	301,288	1,031,366	33,618	305,492	5,000	1
20,352	34,216,419	510	439,679	248,274	589,164	210	215,243	9,000	2
65,530	106,068,578	1,312	1,315,707	549,562	1,620,530	33,828	520,735	14,000	

## OF CANADA.

74,046	133,355,884	1,432	1,841,123	456,326	1,999,510	219,545	554,400	2,000	1
530	946,639	16	41,500	6,000	39,500	.....	12,000	.....	2
74,576	134,302,523	1,448	1,882,623	462,326	2,039,010	219,545	566,400	2,000	



9 GEORGE V, A. 1919

ABSTRACT OF LIFE INSURANCE OF CANADIAN

	Total Net Assurance Premium Income.		New Policies Issued and Paid for in Cash.		
	Trans- actions of 1918.	*Arising out of trans- actions of 1917 or earlier.	Number.	Gross Amount.	Net Amount.
	\$	\$		\$	\$

NATIONAL

1	In Canada.....	741,934		1,382	3,055,418	2,888,344
2	In other Countries.....	9,781		1	1,000	1,000
	Totals.....	751,715		1,383	3,056,418	2,889,344

NORTH

1	In Canada.....	2,215,245	4,077	5,153	9,511,099	9,473,599
2	In other Countries.....	225,561	797	585	943,835	896,847
	Totals.....	2,440,806	4,874	5,738	10,454,934	10,370,446

SUN

1	In Canada } Ordinary.....	6,330,192	46,697	11,613	23,577,543	23,577,543
	} Thrift.....	23,093				
2	In other Countries } Ordinary.....	8,715,768	53,688	11,442	28,013,849	27,989,516
	} Thrift.....	21,690				
	Totals.....	15,090,743	100,385	23,055	51,591,392	51,567,059

\*See note, page 117.



## SESSIONAL PAPER No. 9

COMPANIES TRANSACTING BUSINESS OUTSIDE OF CANADA, 1918—*Concluded.*

Policies in Force at Date of Return.		Policies Become Claims.			Net Disbursements in respect of Assurance Contracts.		Net Payments Due under Assurance and Annuity Contracts.	
Number	Net Amount.	Number.	Net Amount.		Transactions of 1918.	*Arising out of transactions of 1917 or earlier.	Not Resisted.	Resisted.
			Deaths.	Matured Endowments.				
	\$		\$	\$	\$	\$	\$	\$

## OF CANADA.

12,140	22,413,767	163	253,709	27,200	213,198	77,090	84,132	.....	1
220	218,950	2	500	1,000	1,000	.....	500	.....	2
12,360	22,632,717	165	254,209	28,200	214,198	77,090	84,632	.....	

## AMERICAN.

37,758	62,719,484	760	782,313	343,668	929,322	92,809	369,832	.....	1
4,362	6,954,503	62	85,175	9,000	65,759	11,784	32,740	.....	2
42,120	69,673,987	822	867,488	352,668	995,081	104,593	402,572	.....	

104,965	177,084,161	2,180	2,637,315	773,031	3,093,083	515,463	1,049,950	.....	1
4,286	585,152	490	10,762	52,205	71,165	.....	3,115	.....	
79,406	162,592,745	1,639	2,057,141	996,800	1,759,861	.....	1,567,684	.....	2
3,024	547,598	126	12,769	14,574	33,883	.....	1,750	.....	
191,681	340,809,656	4,435	4,717,987	1,836,610	4,957,992	515,463	2,622,499	.....	

\*See note page 117.



9 GEORGE V, A. 1919

ASSETS OF CANADIAN LIFE

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Policy Loans.
	\$	\$	\$	\$
1 Alberta-Saskatchewan.....		11,950		1,087
2 Ancient Order of Foresters.....				23,612
3 Canada.....	4,133,426	20,237,608	288,173	9,353,099
4 Capital.....		68,000		17,141
5 Confederation.....	2,820,799	5,575,176		3,190,271
6 Continental.....	517,654	533,472	2,127	303,939
7 Crown.....	544,888	453,809	8,000	366,331
8 Dominion.....	678,924	2,601,002		308,035
9 Excelsior.....	1,001,794	2,414,081		434,773
10 Great West.....	836,279	13,037,730		3,486,360
11 Imperial.....	332,809	5,017,124	3,587	1,929,878
12 London.....	38,080	3,262,338	1,250	610,823
13 Manufacturers.....	24,010	9,047,775	13,116	3,653,149
14 Monarch.....	35,393	340,842		110,823
15 Mutual of Canada.....	800,507	13,921,439		4,525,035
16 National of Canada.....	275,000	4,249		393,958
17 North American.....	233,430	4,394,608		2,340,058
18 Northern.....	182,320	1,190,310	72,100	332,611
19 Royal Guardians.....	114,450	116,449	1,800	72,221
20 Saskatchewan.....		71,785		2,848
21 Sauvegarde.....	477,173	64,899		120,019
22 Security.....	4,313	2,063		6,459
23 Sovereign.....	35,810	458,768		182,334
24 Sun.....	4,822,900	7,751,701	816,510	12,047,002
25 Travellers of Canada.....		57,200	10,726	29,482
26 Western.....	5,859	15,921		15,220
Totals.....	17,915,818	90,653,299	1,217,389	43,886,661



SESSIONAL PAPER No. 9

COMPANIES, DECEMBER 31, 1918.

Bonds and Debentures.	Stocks.	Cash.	Interest and Rents due and accrued.	Outstanding and Deferred Premiums and Annuity consideration.	Other Assets.	Total Assets.	
\$	\$	\$	\$	\$	\$	\$	
49,280	.....	458	1,816	663	1,381	66,635	1
489,219	.....	13,901	10,608	26,957	62	564,359	2
23,564,217	4,522,771	*1,152,595	1,657,892	1,037,793	203	65,947,777	3
274,677	.....	80,211	7,127	34,497	3,094	484,747	4
9,472,911	1,059,459	159,730	561,716	606,564	9,175	23,455,801	5
1,050,671	.....	831	32,779	68,839	4,169	2,514,481	6
844,110	.....	149,557	55,569	123,512	11,758	2,557,534	7
994,393	.....	5,998	263,721	172,740	44,642	5,069,455	8
802,719	.....	55,070	126,663	141,429	9,966	4,986,495	9
7,508,774	984,155	1,435	702,158	875,755	178	27,432,824	10
7,102,907	26,796	246,581	355,746	429,353	3,250	15,448,031	11
4,571,587	103,581	115,805	185,723	261,380	9,091	9,189,658	12
11,333,275	1,048,846	326,084	740,065	543,530	18,543	26,748,393	13
436,808	.....	21,294	37,974	119,499	10,302	1,112,935	14
13,068,017	.....	458,715	929,976	662,578	.....	34,366,267	15
2,908,905	155,439	69,544	43,471	132,700	.....	3,983,266	16
8,454,781	1,815,350	234,419	295,974	401,342	15,649	18,185,611	17
1,076,689	46,518	15,417	82,192	76,576	16,621	3,091,357	18
217,469	.....	6,039	10,480	16,249	2,347	557,504	19
145,538	.....	23,791	7,009	13,162	2,612	266,745	20
615,259	.....	78,324	19,108	26,121	5,360	1,406,263	21
106,376	.....	5,168	1,761	10,584	3,313	140,037	22
738,200	13,400	26,060	46,807	50,016	2,831	1,554,226	23
57,170,311	11,191,287	602,387	1,256,586	1,929,903	28,702	97,620,379	24
325,720	.....	26,363	8,699	50,950	3,720	512,860	25
163,505	.....	22,212	3,599	16,240	1,500	244,056	26
153,486,418	20,967,602	3,897,989	7,445,219	7,828,932	208,469	347,507,696	

\*Including \$1,000,000 guaranteed investment deposit (secured by allocation of mortgage loans).



9 GEORGE V, A. 1919

LIABILITIES OF CANADIAN LIFE

Companies.	Net Liability under contracts in force for Payments not due (Reserve).	Net Liability for Payments due under contracts (unsettled claims.)	Provision for unreported claims.	*Miscellaneous liability under assurance contracts.
	\$	\$	\$	\$
1 Alberta-Saskatchewan.....	11,825			
2 Ancient Order of Foresters.....	466,291	6,099		
3 Canada.....	55,276,075	1,024,059	75,000	471,175
4 Capital.....	337,222	14,675		452
5 Confederation.....	20,472,571	533,999	50,000	55,998
6 Continental.....	2,203,131	64,050	5,000	10,557
7 Crown.....	2,225,868	66,193		26,289
8 Dominion.....	3,936,401	119,860		13,707
9 Excelsior.....	3,975,568	126,682	5,000	4,154
10 Great-West.....	21,542,795	758,074	25,000	696,425
11 Imperial.....	12,335,950	345,432	30,000	128,287
12 London.....	8,448,469	133,572	10,000	40,047
13 Manufacturers.....	22,081,388	534,735	100,000	79,520
14 Monarch.....	944,722	70,615		4,047
15 Mutual of Canada.....	27,782,270	568,400	72,803	801,179
16 National of Canada.....	3,521,910	84,632	20,000	26,000
17 North American.....	14,721,670	402,572	25,000	101,427
18 Northern.....	2,440,221	73,465		5,402
19 Royal Guardians.....	382,872	12,095		647
20 Saskatchewan.....	116,473	22,500		608
21 Sauvegarde.....	1,131,819	41,869		3,874
22 Security.....	106,251	5,800		176
23 Sovereign.....	1,048,821	49,500		37,019
24 Sun.....	84,922,426	2,622,499	250,000	360,756
25 Travellers of Canada.....	422,865	15,267		1,241
26 Western.....	156,437	13,025		1,313
Totals.....	291,012,311	7,709,669	667,803	2,870,300

\*Consisting of (a) surrender values claimable under cancelled contracts; (b) amounts left with the company at interest by policyholders; (c) advance payments of premiums and interest by policyholders; (d) policy dividends due and unpaid; and (e) premium reductions on outstanding premiums.  
(a) Consisting of \$174,646 allotted to deferred dividend policies issued prior to Jan. 1, 1911, and \$41,014 being the full accrued profits on quinquennial dividend policies to the anniversary in 1918.  
(b) Being profits payable in the year 1919. (c) Being profits payable to policies completing a profit period in the first three months of 1919.



SESSIONAL PAPER No. 9  
COMPANIES, DECEMBER 31, 1918.

Provision for Profits.		Investment Contingency and Special Reserve Fund.	Shareholders' Surplus and Unpaid Dividends.	All Other Liabilities.	Total Liabilities.	Excess of Assets over Liabilities (excluding Capital from Liabilities.)	Capital Stock Paid-up.	
Deferred Dividend Policies issued since Jan. 1 1911.	All Other Policies.							
\$	\$	\$	\$	\$	\$	\$	\$	
.....	.....	2,000	.....	413	14,238	52,397	67,618	1
.....	.....	35,000	.....	.....	507,390	56,969	.....	2
226,855	.....	500,000	216,115	174,917	57,964,196	7,983,581	1,000,000	3
.....	.....	.....	.....	2,098	354,447	130,300	129,285	4
183,590	.....	.....	26,821	90,598	21,413,577	2,042,224	100,000	5
.....	.....	.....	12,972	17,694	2,313,404	201,077	200,000	6
3,968	.....	15,000	.....	11,489	2,348,807	208,727	101,721	7
34,322	.....	100,000	56,416	50,607	4,311,313	758,142	160,000	8
51,831	.....	17,302	19,911	31,912	4,232,360	754,135	105,000	9
113,934	.....	200,000	115,741	104,630	23,556,599	3,876,225	992,786	10
142,471	.....	110,972	124,546	42,562	13,260,220	2,187,811	450,000	11
24,333	(a) 215,660	75,000	27,047	41,539	9,015,667	173,991	50,000	12
132,439	(b) 487,410	200,000	242,165	88,442	23,946,099	2,802,294	300,000	13
.....	.....	.....	100	9,171	1,028,655	84,280	100,743	14
325,542	.....	.....	.....	222,648	29,772,842	4,593,425	.....	15
.....	.....	.....	22,057	14,754	3,689,353	293,913	250,000	16
90,521	.....	13,311	3,000	106,640	15,464,141	2,721,470	60,000	17
.....	.....	46,918	.....	16,765	2,582,771	508,586	490,378	18
.....	.....	.....	.....	32,300	427,914	129,590	.....	19
.....	.....	3,000	.....	1,787	144,368	122,377	99,910	20
.....	.....	.....	20	6,743	1,184,325	221,938	178,500	21
.....	.....	.....	.....	2,164	114,391	25,646	167,089	22
.....	.....	70,000	26,776	8,100	1,240,216	314,010	209,995	23
90,933	(c) 428,982	.....	36,442	834,945	89,546,983	8,073,396	475,000	24
.....	.....	.....	.....	3,419	442,792	70,068	116,340	25
.....	.....	2,500	.....	1,763	175,038	69,018	116,977	26
1,420,739	1,132,052	1,391,003	930,129	1,918,100	309,052,106	38,455,590	5,921,342	



9 GEORGE V, A. 1919

## BASIS OF VALUATION, EXCESS RESERVE, STATUTORY

Companies.	Bases of Valuation used by Companies in Calculating the Reserve. (The Statutory Basis is as follows:— (a) Assurance $O_m$ (s) $3\frac{1}{2}\%$ ; (b) Annuities $O$ [am] & $O$ [af] $3\frac{1}{2}\%$ .)
1 Alberta-Saskatchewan	$O_m$ (s) $3\frac{1}{2}\%$
2 Ancient Order of Foresters	$O_m$ (s) $3\frac{1}{2}\%$
3 Canada	Par Assces since 1899, $H_m$ 3%; all other Assurances and bonuses, $H_m$ $3\frac{1}{2}\%$ ; Annuities $O$ [a] $3\frac{1}{2}\%$ .
4 Capital	$O_m$ (s) $3\frac{1}{2}\%$
5 Confederation	Issued at Ord. rates $O_m$ (s); Par; Interest prior to Jan. 1, 1896, 4%; 1896 to 1899 incl., $3\frac{1}{2}\%$ ; 1900 to 1918, incl., 3%; Non-Par $3\frac{1}{2}\%$ for all years of issue. Tropical business, Am. Trop., Par. 3%; Non-Par, $3\frac{1}{2}\%$ . Annuities B. O. Select, $3\frac{1}{2}\%$ .
6 Continental	$O_m$ (s) $3\frac{1}{2}\%$
7 Crown	$H_m$ $3\frac{1}{2}\%$ and $O_m$ (s) $3\frac{1}{2}\%$ ; Annuities $O$ (a) $3\frac{1}{2}\%$
8 Dominion	Prior to 1910 $H_m$ $3\frac{1}{2}\%$ ; after 1909 $O_m$ (s) 3%
9 Excelsior	$H_m$ $3\frac{1}{2}\%$
10 Great-West	3% Business Am. 3% and $O_m$ (s) 3%; all other $O_m$ (s) $3\frac{1}{2}\%$ , Annuities B. O. Select, $3\frac{1}{2}\%$ .
11 Imperial	$H_m$ 3%; Tropical and Sub-Tropical business Am. Trop. 3%; Annuities B.O. Select 3%.
12 London	Ordinary: issued prior to Jan. 1, 1910, $H_m$ $3\frac{1}{2}\%$ ; since $O_m$ (s) 3%; Industrial: issued prior to Jan. 1, 1900, combined Exp. $3\frac{1}{2}\%$ ; since Farr's, No. 3, 3%. Annuities B. O. Select $3\frac{1}{2}\%$ .
13 Manufacturers	$H_m$ $3\frac{1}{2}\%$ ; Tropical, Am. Trop. $3\frac{1}{2}\%$ ; Sub-Tropical, mean of $H_m$ and $A_m$ Trop. $3\frac{1}{2}\%$ ; Annuities B. O. Select $3\frac{1}{2}\%$ .
14 Monarch	$O_m$ (s) $3\frac{1}{2}\%$
15 Mutual of Canada	Assurances $O_m$ (s) $3\frac{1}{2}\%$ prior to 1903; 3% thereafter. Annuities $O$ [am] and $O$ [af], $3\frac{1}{2}\%$ prior to 1903; 3% thereafter.
16 National of Canada	Par, $O_m$ (s) $3\frac{1}{2}\%$ . Non-Par, $H_m$ $3\frac{1}{2}\%$ . Annuities, B.O. Select $3\frac{1}{2}\%$
17 North American	$H_m$ $3\frac{1}{2}\%$ ; Tropical business, Am. Trop., 3%; Sub-Tropical, Table based on mean of "qx" of Am. Trop. and $H_m$ 3%; Annuities B. O. Select $3\frac{1}{2}\%$ .
18 Northern	$O_m$ (s) $3\frac{1}{2}\%$ ; Annuities, B. O. Select $3\frac{1}{2}\%$
19 Royal Guardians	Ordinary National Fraternal Congress 4%
20 Saskatchewan	$O_m$ (s) $3\frac{1}{2}\%$
21 Sauvegarde	Annual Dividend $O_m$ (s) 3%; all other $O_m$ (s) $3\frac{1}{2}\%$
22 Security	$O_m$ (s) $3\frac{1}{2}\%$
23 Sovereign	Participating $O_m$ (s) 3%; Non-participating $O_m$ (s) $3\frac{1}{2}\%$
24 Sun	Prior to Jan. 1, 1903, $O_m$ (s) $3\frac{1}{2}\%$ ; since Dec. 31, 1902 $O_m$ (s) 3%. Annuities B. O. Select $3\frac{1}{2}\%$ . Federal Life business $O_m$ $3\frac{1}{2}\%$ throughout. Tropical Life and Limited Life R. D. plan, practically American Tropical 3%; all other Tropical $O_m$ (s) 3%.
25 Travellers of Canada	$O_m$ (s) $3\frac{1}{2}\%$
26 Western	$O_m$ (s) $3\frac{1}{2}\%$

\*Estimated.



## SESSIONAL PAPER No. 9

## DEDUCTION—CANADIAN COMPANIES, DECEMBER 31, 1918.

Excess of Reserve on Company's Bases of Valuation over Reserve on Statutory bases of Valuation.	Deduction from the Reserve on the Company's Bases of Valuation permitted under sec. 43 (3) Ins. Act, 1917.	Deduction Actually Made.	
\$	\$	\$	
.....	698	698	1
.....	3,437	.....	2
934,908	545,754	.....	3
.....	20,933	20,933	4
97,686	342,922	.....	5
.....	49,654	49,654	6
.....	73,121	73,121	7
112,907	130,561	.....	8
18,692	119,887	.....	9
100,000	651,673	.....	10
281,888	293,277	.....	11
*225,513	226,441	.....	12
*131,624	389,979	.....	13
.....	90,927	90,927	14
*1,210,678	454,639	.....	15
*3,977	80,204	80,204	16
*73,000	234,805	.....	17
.....	52,997	52,997	18
.....	.....	.....	19
.....	21,385	21,385	20
.....	18,537	18,537	21
.....	8,030	8,030	22
.....	50,867	50,867	23
*986,438	1,205,503	.....	24
.....	33,857	33,857	25
.....	17,827	17,827	26



9 GEORGE V, A. 1919

ASSETS IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED TO  
(AS AT DECEMBER 31, 1918, EXCEPT FOR COM

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Policy Loans.
<i>British Companies.</i>	\$	\$	\$	\$
1 Commercial Union.....		3,172,014		13,925
2 Edinburgh.....				424
3 Gresham.....	130,000	684,200		14,161
4 Life Association of Scotland.....				33,888
5 *Liverpool and London and Globe.....				
6 London and Lancashire.....	327,671	1,698,226	6,634	657,350
7 Mutual Life and Citizens (Australia).....				485
8 North British and Mercantile.....		2,902,300		39,816
9 Norwich Union.....				
10 Phoenix of London.....	204,068	1,060,111		263,669
11 Royal.....				174,022
12 Scottish Amicable.....				4,755
13 Scottish Provident.....				4,331
14 Standard.....	451,175	4,705,656	160,300	1,315,879
15 Star.....				9,677
Totals.....	1,112,914	14,222,507	166,934	2,532,382
<i>Foreign Companies.</i>				
1 Etna.....				868,149
2 Connecticut Mutual.....				
3 Equitable.....				1,251,821
4 Guardian.....				7,589
5 Metropolitan.....	120,295	4,715,000	30,627	2,086,489
6 Mutual Life of New York.....				1,772,260
7 National Life of U.S.....				
8 New York.....		4,490,500		3,471,614
9 Northwestern Mutual.....				6,656
10 Phoenix Mutual.....				
11 Provident Savings.....				73,405
12 Prudential.....				306,592
13 State Life.....		59,100		62,378
14 Travelers Insurance.....		1,375,387		855,920
15 Union Mutual.....				369,388
16 United States Life.....				39,769
Totals.....	120,295	10,639,987	30,627	11,172,030

\*This Company also transacts fire insurance and has not made a separation of its assets as between fire and life branches. Its total assets in Canada are shown on page 43. †Formerly The Germania.



## SESSIONAL PAPER No. 9

## TRANSACTION THE BUSINESS OF LIFE INSURANCE IN CANADA.

COMPANIES NOTED ON PAGE 120.)

Bonds and Debentures.	Stocks.	Cash.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums and Annuity Consideration.	Other Assets.	Total Assets.	
\$	\$	\$	\$	\$	\$	\$	
250,218		233,092	102,204	2,791	336,450	4,110,694	1
58,887		11,000	16			70,327	2
392,000		76,819	11,797	28,002	3,416	1,340,395	3
138,357		23,073	1,193	1,324		197,835	4
							5
3,678,346		19,076	129,263	101,551	31,827	6,649,944	6
187,367		101,467	3,560	11,626		304,505	7
1,061,667		53,144	74,190	3,666		4,134,783	8
153,072		287				153,359	9
1,538,386		54,257	65,717	39,788		3,225,996	10
1,358,984		35,452	19,718	71,035		1,659,211	11
62,478			1,064			68,297	12
70,000			51			74,382	13
8,335,467	160	57,238	50,773	94,262	1,669	15,172,579	14
133,546		12,292	3,570	492	227	159,804	15
17,418,775	160	677,197	463,116	354,537	373,589	37,322,111	
5,301,357		27,796	80,645	91,379		6,260,326	1
104,169						104,169	2
6,370,706		202,678	103,596	98,487		8,027,288	3
96,904			2,082	79		106,654	4
25,682,316		403,395	475,348	917,462		34,435,932	5
10,376,901		40,220	207,919	68,087	379	12,465,766	6
52,000			634	18		52,652	7
9,540,527		778,696	223,546	181,963	403	18,687,249	8
111,005			240			117,901	9
116,758				311		117,069	10
385,287			7,973	3,046		469,711	11
8,338,170		347,665	106,626	339,396		9,438,449	12
286,850		1,379	11,130	3,545		424,382	13
3,686,594		68,785	74,800	97,236	5,716	6,164,438	14
1,741,338		122,272	23,027	22,428		2,278,453	15
258,000			2,693	4,578		305,040	16
72,448,882		1,997,886	1,320,259	1,828,015	6,498	99,564,479	



9 GEORGE V, A. 1919

LIABILITIES IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED  
TO TRANSACT THE BUSINESS OF LIFE INSURANCE IN CANADA.

(AS AT DECEMBER 31 1918, EXCEPT FOR COMPANIES NOTED ON PAGE 120.)

Companies.	Net Liability under Contracts in force for payments not due (Reserve).	Net Liability for payments due under Contracts (unsettled claims).	All other Liabilities.	Total Liabilities including Reserve.	<sup>e</sup> Excess of Assets over Liabilities — <sup>d</sup> The Reverse
<i>British Companies.</i>	\$	\$	\$	\$	\$
Commercial Union.....	238,308	1,694	696	240,698 <sup>e</sup>	3,869,996
Edinburgh .....	18,503	.....	.....	18,503 <sup>e</sup>	51,824
Gresham. ....	292,141	29,929	3,212	325,282 <sup>e</sup>	1,015,113
Life Association of Scotland ..	279,388	11,570	.....	290,958 <sup>d</sup>	93,123
Liverpool and London and Globe .....	72,332	2,000	2,025	76,357 <sup>d</sup>	76,357
London and Lancashire .....	4,575,513	113,494	12,772	4,701,779 <sup>e</sup>	1,948,165
Mutual Life and Citizens' (Australia) .....	137,276	3,276	4,914	145,466 <sup>e</sup>	159,039
North British and Mercantile.	365,634	10,374	1,504	377,512 <sup>e</sup>	3,757,271
Norwich Union.....	131,500	1,359	.....	132,859 <sup>e</sup>	20,500
Phoenix of London.....	2,647,314	49,999	14,149	2,711,462 <sup>e</sup>	514,534
Royal .....	1,580,416	63,342	7,812	1,651,570 <sup>e</sup>	7,641
Scottish Amicable.....	42,939	.....	20	42,959 <sup>e</sup>	25,338
Scottish Provident.....	28,770	.....	.....	28,770 <sup>e</sup>	45,612
Standard.....	8,800,000	283,040	20,516	9,103,556 <sup>e</sup>	6,069,023
Star.....	105,880	2,098	.....	107,978 <sup>e</sup>	51,826
Totals.....	19,315,914	572,175	67,620	19,955,709 <sup>e</sup>	17,366,402



## SESSIONAL PAPER No. 9

LIABILITIES IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED  
TO TRANSACT THE BUSINESS OF LIFE INSURANCE IN CANADA—*Concluded.*

(AS AT DECEMBER 31, 1913, EXCEPT FOR COMPANIES NOTED ON PAGE 120.)

Companies.	Net Liability under Contracts in force for payments not due (Reserve)	Net Liability for payments due under Contracts (unsettled claims).	All other Liabilities.	Total Liabilities including Reserve.	<sup>e</sup> Excess of Assets over Liabilities — <sup>d</sup> The Reverse
	\$	\$	\$	\$	\$
<i>Foreign Companies.</i>					
Ætna.....	6,505,765	170,913	225,405	6,902,083 <sup>d</sup>	532,757
Connecticut Mutual.....	421,480	4,263		425,743 <sup>d</sup>	321,574
Equitable.....	7,490,576	75,340	361,813	7,927,729 <sup>e</sup>	99,559
*Guardian.....	48,912		1,274	50,186 <sup>e</sup>	56,468
Metropolitan.....	32,805,852	279,379	719,678	33,804,909 <sup>e</sup>	631,023
Mutual Life of New York.....	10,550,402	138,003	578,736	11,267,141 <sup>e</sup>	1,198,625
National Life of U.S.....	19,780	750		20,530 <sup>e</sup>	32,122
New York.....	17,384,656	452,638	1,080,712	18,918,006 <sup>d</sup>	230,757
Northwestern Mutual.....	60,525	1,500	88	62,113 <sup>e</sup>	55,788
Phoenix Mutual.....	240,000			240,000 <sup>d</sup>	122,931
Provident Savings.....	413,379	14,776	2,150	430,305 <sup>e</sup>	39,406
Prudential.....	8,418,374	191,701	451,707	9,061,782 <sup>e</sup>	376,667
State.....	370,464	13,019	8,191	391,674 <sup>e</sup>	32,708
Travelers Insurance.....	5,278,389	48,376	61,319	5,388,084 <sup>e</sup>	776,354
Union Mutual.....	2,063,462	34,934	19,749	2,118,145 <sup>e</sup>	160,303
United States.....	274,304	2,005	4,565	280,874 <sup>e</sup>	24,166
Totals .....	92,346,320	1,427,597	3,515,387	97,289,304 <sup>e</sup>	2,275,175

\*Formerly the Germania.



9 GEORGE V, A. 1919

INCOME (EXCLUDING RECEIPTS ON ACCOUNT OF

Companies.	Assurance Premiums.		Consideration for annuities.	Consideration for supplementary contracts.		Amounts left with company by Policy-holders.
	Transactions of 1918.	*Arising out of transactions of 1917 and earlier.		Transactions of 1918.	*Arising out of transactions of 1917 and earlier.	
	\$	\$	\$	\$	\$	\$
1 Alberta-Saskatchewan .....	5,579					
2 Ancient Order of Foresters.....	67,242					
3 Canada .....	6,685,876	179,996	237,315	115,784	268,667	13,799
4 Capital .....	141,353					
5 Confederation .....	3,511,735	71,694	16,261		75,722	1,414
6 Continental .....	435,840	1,044	9,156	1,470	1,010	246
7 Crown .....	572,011			7,667	19,058	522
8 Dominion .....	878,004	3,684		3,384	34,265	
9 Excelsior .....	909,307	209			3,706	
10 Great West.....	5,488,461	91,902		81,401	90,300	†600,568
11 Imperial.....	2,598,810	30,368		947	234,484	55,537
12 London.....	2,254,963		1,675			
13 Manufacturers .....	4,247,378	26,587	11,195	2,282	33,828	81
14 Monarch .....	423,626			3,590	3,330	
15 Mutual of Canada .....	5,119,418	172,059	167	28,970	219,545	†665,065
16 National of Canada .....	751,715				77,090	9,768
17 North American .....	2,440,805	4,874		12,366	104,593	
18 Northern.....	493,106		63			52
19 Royal Guardians .....	99,374					
20 Saskatchewan .....	94,610			3,675		
21 Sarvegarde .....	235,709					4
22 Security .....	41,394					
23 Sovereign .....	309,535			9,797	7,506	12,428
24 Sun.....	15,090,743	100,385	1,347,015	52,041	515,463	534
25 Travellers of Canada .....	204,071				6,794	
26 Western.....	87,267				2,980	
Totals .....	53,187,932	682,802	1,622,847	323,374	1,698,341	1,360,018

\*See note page 117. †Of which \$447,707 accrued in earlier years.  
‡Of which \$514,922 accrued in earlier years.



SESSIONAL PAPER No. 9

CAPITAL STOCK) OF CANADIAN LICENSED LIFE COMPANIES, 1918.

Interest, Dividends and Rents.	Gross profit on sale or maturity of Ledger Assets.	Premium on capital.	All other Income.	Total Income.		Paid on capital stock.
				Transactions of 1918.	*Arising out of transactions of 1917 and earlier.	
\$	\$	\$	\$	\$	\$	\$
2,939		2,507		11,025		320
31,066				98,308		
3,487,941	319,342		14,668	10,874,725	448,663	
27,477			39	168,869		
1,230,419	7,726			4,767,555	147,416	
108,977	1,048			556,737	2,054	
111,190	11,194			702,584	19,058	
326,461			1,031	1,208,880	37,949	
288,261	4,623		125	1,202,316	3,915	5,000
1,626,258	12,952		1,434	7,363,367	629,909	981
889,019	4,191		5,574	3,554,078	264,852	
530,536	11,540		2,656	2,801,370		
1,533,268	91,838			5,886,042	60,415	
53,048	1,640			481,904	3,330	
1,994,473	1,382			7,294,553	906,526	
192,563	214			954,260	77,090	
1,005,446	24,761		18,695	3,502,073	109,467	
178,375	2,612			674,208		500
24,349	179		7,695	131,597		
12,777	451	16,041	307	127,861		2,750
59,006	4,382	25	327	299,453		
5,707		3,521		50,622		32,215
88,915			302	420,977	7,506	
5,138,914	90,011		89,925	21,809,183	615,848	
24,167	1,050		701	229,989	6,794	
13,446	206	16,565		117,484	2,980	21,512
18,984,998	591,342	38,659	143,479	75,290,020	3,343,772	63,278



INCOME IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED TO TRANSACT THE BUSINESS OF LIFE INSURANCE, 1918.

Companies	Assurance Premiums		Consideration for annuities	Consideration for supplementary contract		Amounts left with company by Policyholders.	Interest dividends and rents	Gross profit on sale or maturity of Ledger Assets	All other Income.	Total Income.	
	Transactions of 1918.	* Arising out of transactions of 1917 and earlier.	\$	Transactions of 1918	* Arising out of transactions of 1917 and earlier.	\$	\$	\$	\$	Transactions of 1918.	* Arising out of transactions of 1917 and earlier.
<i>British Companies</i>											
Commercial Union	24,740						213,357		736	238,833	
Edinburgh	408						31,018			31,456	
Gresham	135,289		358				63,755			199,393	
Life Association of Scotland	4,455					155	2,214			6,669	
Liverpool and London and Globe	2,850							1,263		3,011	
London and Lancashire	501,506						325,072			827,843	
Mutual Life and Citizens (Australia)	91,371						11,221		164	105,745	
North British and Mercantile	31,587		2,612				205,197		2,048	241,444	
Norwich Union	4,706						338			5,044	
Phoenix, of London.	205,000						137,635		350	342,991	6,709
Royal	308,113	2,742					71,372			379,535	
Scottish Amicable	872				3,967		3,485			4,358	
Scottish Provident	223						3,180			3,403	
Standard	615,004		6,891			4,862	776,167	326	4,769	1,407,929	
Star	6,052						7,150		122	13,324	
Totals	1,935,219	2,742	9,771		3,967	5,017	1,851,191	1,591	8,189	3,810,978	6,709



INCOME IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED TO TRANSACT THE BUSINESS OF LIFE INSURANCE  
1918—Concluded.

Companies.	Assurance Premiums.		Consideration for annuities 1918.	Consideration for supplementary contracts.		Amounts left with company by Policyholders.	Interest dividends and rents.	Gross profit on sale or maturity of Ledger Assets.	All other Income.	Total Income	
	Transac-tions of 1918.	*Arising out of transac-tions of 1917 and earlier.		Transac-tions of 1918.	*Arising out of transac-tions of 1917 and earlier.					Transac-tions of 1918.	*Arising out of transac-tions of 1917 and earlier.
Foreign Companies.											
Ætna.....	968,015			8,820	22,629	11,803	329,229	500		1,318,367	22,629
Connecticut Mutual	24,820						2,765			27,585	
Equitable.....	1,056,064	5,253	12,876	1,711	55,086	8,631	365,838		184	1,445,304	60,339
†Guardian.....	11,795					6	4,943			16,744	
Metropolitan	9,232,446			26,541		11,933	1,790,044	36,516	34,242	11,151,722	
Mutual of New York	1,392,535		140	2,575		7,729	561,028		226	1,964,233	
National of United States.	140									140	
New York.....	3,116,164		2,734	5,474		45,724	906,325		98,858	4,175,279	
Northwestern Mutual	1,977						399			2,376	
Phoenix Mutual	18,585						17,670			36,255	
Provident Savings	37,274						17,323			54,597	
Prudential	3,983,736			68,014		1,147	383,275	8,295	944	4,445,411	
State	61,960					1,902	20,007			83,869	
Travelers Insurance Co.....	745,827			26,997	319,676		306,494			1,079,318	319,676
Union Mutual	274,113			78		669	102,886			377,746	
United States.	31,563						15,359			46,922	
Totals	20,977,014	5,253	15,750	140,210	397,391	89,544	4,823,585	45,311	134,454	26,225,868	402,644
British and Foreign Companies, Totals	22,912,233	7,995	25,521	140,210	401,358	94,561	6,674,776	46,902	142,643	30,036,846	409,333

†Formerly the Germania.      \*See note page 117.



9 GEORGE V, A. 1919

NET DISBURSEMENTS IN RESPECT OF LIFE ASSURANCE

Companies.	Death Claims.		Matured Endowments.	
	Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.	Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.
	\$	\$	\$	\$
1 Alberta-Saskatchewan .....				
2 Ancient Order of Foresters .....	33,780		3,335	
3 Canada .....	2,768,821	265,182	604,430	3,485
4 Capital .....	36,024			
5 Confederation .....	988,877	57,067	610,541	5,852
6 Continental .....	128,651	1,010	37,696	
7 Crown .....	116,025	19,058	56,100	
8 Dominion .....	259,744	29,862	81,566	4,403
9 Excelsior .....	187,131	3,706	78,782	
10 Great-West .....	1,520,822	74,869	95,256	
11 Imperial .....	741,370	218,463	289,685	16,021
12 London .....	588,706		193,097	
13 Manufacturers .....	1,076,658	30,084	543,278	3,744
14 Monarch .....	44,951	3,330		
15 Mutual of Canada .....	1,558,056	162,070	480,704	57,475
16 National of Canada .....	187,998	77,090	26,200	
17 North American .....	651,149	102,941	343,932	1,652
18 Northern .....	123,982		42,010	
19 Royal Guardians .....	75,357			
20 Saskatchewan .....	12,972			
21 La Saavegarde .....	68,083		2,000	
22 Security .....	25,550			
23 Sovereign .....	83,592	7,506	11,200	
24 Sun .....	3,268,694	443,749	1,688,347	71,714
25 Travellers of Canada .....	37,972	6,791		
26 Western .....	12,195	2,980		
Totals .....	14,597,161	1,505,761	5,188,159	164,346

\*See note, page 117.



## SESSIONAL PAPER No. 9

## AND ANNUITY CONTRACTS, 1918—CANADIAN COMPANIES.

Disability Claims.	Surrender Values.	Dividends to Policy- holders.		Life Annuities.	Total.	
		Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.		Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.
\$	\$	\$	\$	\$	\$	\$
.....	254	.....	.....	.....	254	.....
.....	3,805	4,781	.....	.....	45,701	.....
100	805,484	844,443	179,996	295,339	5,318,617	448,663
.....	3,282	.....	.....	.....	39,306	.....
.....	464,564	355,210	71,694	†121,175	2,527,910	147,070
.....	68,126	13,215	1,044	.....	247,688	2,054
.....	25,465	11,992	.....	500	210,082	19,058
.....	52,542	96,612	3,684	443	490,907	37,949
.....	113,002	58,002	209	1,070	437,987	3,915
4,516	†494,687	601,860	539,609	11,591	2,713,301	629,909
.....	187,514	274,408	30,368	2,833	1,495,810	264,852
141	71,656	50,410	.....	3,388	907,398	.....
594	540,169	340,073	26,587	3,599	2,504,371	60,415
.....	8,407	184	.....	.....	53,542	3,330
250	409,375	1,008,169	686,981	10,541	3,467,095	906,526
.....	47,961	15,764	.....	35	277,958	77,090
.....	497,466	286,663	4,874	5,965	1,785,175	109,467
.....	62,011	9,735	.....	852	238,590	.....
.....	3,747	.....	.....	.....	79,104	.....
.....	172	.....	.....	.....	13,145	.....
.....	18,281	575	.....	.....	88,939	.....
.....	1,254	.....	.....	.....	26,804	.....
50	176,723	5,478	.....	.....	277,043	7,506
951	1,897,346	1,529,663	100,385	1,429,234	9,814,235	615,848
30	9,317	.....	.....	.....	47,319	6,794
.....	3,311	.....	.....	.....	15,506	2,980
6,632	5,965,921	5,507,237	1,645,431	1,886,565	33,123,787	3,343,426

†Including \$12,457 transferred to supplementary contracts account, "arising out of transactions of 1917 and earlier"; ‡ Including \$15,431 arising out of transactions of 1917 and earlier.



9 GEORGE V, A. 1919

## NET DISBURSEMENTS IN CANADA IN RESPECT OF LIFE ASSURANCE

Companies.	Death Claims.		Matured Endowments.	
	Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.	Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.
	\$	\$	\$	\$
<i>British Companies.</i>				
1 Commercial Union.....	19,833		1,045	
2 Edinburgh.....	7,850			
3 Gresham.....	19,497			
4 Life Association of Scotland.....	51,551			
5 Liverpool and London and Globe.....	3,503		6,612	
6 London and Lancashire.....	148,914		144,613	
7 Mutual Life and Citizens (Australia).....	18,677			
8 North British and Mercantile.....	20,277		11,636	
9 Norwich Union.....	6,045		243	
10 Phoenix of London.....	144,020		31,736	
11 Royal.....	49,457	3,967	59,074	
12 Scottish Amicable.....	7,691			
13 Scottish Provident.....	4,201			
14 Standard.....	338,486		357,999	
15 Star.....	9,078		4,032	
Totals.....	849,080	3,967	616,990	
<i>Foreign Companies.</i>				
1 Aetna.....	506,578	22,629	192,748	
2 Connecticut Mutual.....	33,615			
3 Equitable.....	369,605	55,086	143,412	
4 †Guardian.....	15,150			
5 Metropolitan.....	2,999,508		393,287	
6 Mutual of New York.....	438,115		125,069	
7 National of United States.....				
8 New York.....	955,889		421,830	
9 Northwestern Mutual.....	8,152			
10 Phoenix Mutual.....	26,284			
11 Provident Savings.....	29,478		8,000	
12 Prudential.....	1,378,968		10,179	
13 State.....	35,517			
14 Travelers.....	398,310	201,448	61,015	118,228
15 Union Mutual.....	80,793		39,106	
16 United States.....	14,121		17,260	
Totals.....	7,290,083	279,163	1,411,906	118,228
Totals—British and Foreign Companies.....	8,139,163	283,130	2,028,896	118,228

\*See note, page 117

†Formerly the Germania.



SESSIONAL PAPER No. 9

AND ANNUITY CONTRACTS, 1918—BRITISH AND FOREIGN COMPANIES.

Disability Claims.	Surrender Values.		Dividends to Policy- holders.		Life Annuities.	Total.		
	Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.	Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.		Trans- actions of 1918.	*Arising out of trans- actions of 1917 and earlier.	
\$	\$	\$	\$	\$	\$	\$	\$	
.....	30,541	.....	.....	.....	.....	51,419	.....	1
.....	477	.....	.....	.....	.....	8,327	.....	2
.....	1,327	.....	.....	.....	.....	20,824	.....	3
.....	2,086	.....	1,293	.....	.....	54,930	.....	4
.....	.....	.....	155	.....	222	10,492	.....	5
.....	54,012	.....	.....	.....	500	348,039	.....	6
.....	253	.....	5,430	.....	.....	24,360	.....	7
.....	6,650	.....	474	.....	316	39,353	.....	8
.....	.....	.....	.....	.....	.....	6,288	.....	9
.....	8,528	.....	490	.....	3,198	187,972	.....	10
.....	17,196	.....	4,093	2,742	.....	129,820	6,709	11
.....	.....	.....	.....	.....	.....	7,691	.....	12
.....	.....	.....	.....	.....	.....	4,201	.....	13
.....	69,230	.....	20,690	.....	12,194	798,599	.....	14
.....	1,314	.....	195	.....	.....	14,619	.....	15
.....	191,614	.....	32,820	2,742	16,430	1,706,934	6,709	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	141,865	.....	42,439	.....	600	884,230	22,629	1
.....	221	.....	.....	.....	.....	33,836	.....	2
.....	131,057	.....	249,480	5,253	10,777	904,331	60,339	3
.....	1,125	.....	1,182	.....	.....	17,457	.....	4
3,153	292,911	.....	370,759	.....	593	4,060,211	.....	5
.....	222,149	.....	339,616	.....	16,979	1,141,928	.....	6
.....	.....	.....	.....	.....	.....	.....	.....	7
3,700	375,169	.....	665,724	.....	9,437	2,431,749	.....	8
.....	.....	.....	218	.....	.....	8,370	.....	9
.....	125	.....	2,436	.....	.....	28,845	.....	10
.....	20,073	.....	.....	.....	78	57,629	.....	11
8,741	38,759	.....	119,532	.....	3,466	1,559,645	.....	12
.....	24,734	.....	4,850	.....	.....	65,101	.....	13
50	34,083	.....	1,120	.....	12,810	507,388	319,676	14
.....	65,830	.....	31,835	.....	185	217,749	.....	15
.....	16,769	.....	3,068	.....	29	51,247	.....	16
15,644	1,364,870	.....	1,832,259	5,253	54,954	11,969,716	402,644	.....
15,644	1,556,484	.....	1,865,079	7,995	71,384	13,676,650	409,353	.....



9 GEORGE V, A. 1919

DISBURSEMENTS OF CANADIAN LIFE

Companies.	Taxes.	Head Office, Branch Office and Agency Expenses.	All Other Expenses.	Total Expenses.
		\$	\$	\$
1 Alberta-Saskatchewan.....	427	7,355	2,636	10,418
2 Ancient Order of Foresters.....	384	9,582	2,693	12,659
3 Canada.....	140,491	1,403,100	224,037	1,767,628
4 Capital.....	2,980	55,167	6,214	64,361
5 Confederation.....	84,021	876,870	135,699	1,096,590
6 Continental.....	9,378	129,033	21,580	159,991
7 Crown.....	10,431	160,491	26,303	197,225
8 Dominion.....	12,904	256,994	34,519	304,417
9 Excelsior.....	14,874	290,710	53,081	358,665
10 Great West.....	89,384	1,210,854	255,769	1,556,007
11 Imperial.....	38,828	694,429	112,296	845,553
12 London.....	37,028	658,011	103,707	798,746
13 Manufacturers.....	66,706	974,630	201,603	1,242,939
14 Monarch.....	5,041	205,237	29,479	239,757
15 Mutual of Canada.....	70,700	952,043	156,263	1,179,006
16 National of Canada.....	13,080	194,405	32,347	239,832
17 North American.....	43,922	626,258	97,875	768,055
18 Northern.....	10,565	186,909	33,174	230,648
19 Royal Guardians.....	653	19,588	2,877	23,118
20 Saskatchewan.....	945	42,381	12,504	55,830
21 La Sauvegarde.....	4,625	65,097	12,416	82,138
22 Security.....	1,469	24,006	6,918	32,393
23 Sovereign.....	4,869	115,022	17,463	137,354
24 Sun.....	346,478	3,198,317	531,600	4,076,395
25 Travellers of Canada.....	3,429	77,019	10,085	90,533
26 Western.....	1,509	58,464	20,527	80,500
Totals.....	1,015,121	12,491,972	2,143,665	15,650,758

\*See note page 117.



## SESSIONAL PAPER No. 9

## INSURANCE COMPANIES, 1918.

In respect of Assurance and Annuity Contracts.		Supplementary Contracts. Premiums. Reductions and Deposits withdrawn.	Dividends to shareholders.	Gross Loss on Sale or Maturity of Ledger Assets.	Total Disbursements.		Investment Expenses.	
Transactions of 1918.	*Arising out of transactions of 1917 and earlier.				Transactions of 1918.	*Arising out of transactions of 1917 and earlier.		
\$	\$	\$	\$	\$	\$	\$	\$	
254					10,672			1
45,701					58,360			2
5,318,617	448,663	36,398	150,000		7,272,643	448,663	156,894	3
39,306					103,667			4
2,540,367	134,613	34,302	20,000		3,691,259	134,613		5
247,688	2,054	805	7,000		415,484	2,054	7,091	6
210,082	19,058	1,935	12		409,254	19,058	4,262	7
490,907	37,949	10,947	24,000	743	831,014	37,949	15,161	8
437,987	3,915	75	13,200		809,927	3,915	20,416	9
2,713,301	629,909	62,429	148,706		4,480,443	629,909	91,358	10
1,495,810	264,852	29,751	45,000		2,416,114	264,852	60,188	11
907,398			4,000		1,710,144		34,871	12
2,504,371	60,415	31,020	24,000	37,500	3,839,830	60,415	94,259	13
53,542	3,330	450		400	294,149	3,330	2,011	14
3,467,095	906,526	101,502			4,747,603	906,526	83,564	15
277,958	77,090		20,000		537,790	77,090	429	16
1,785,175	109,467	10,915	6,000	18,927	2,589,072	109,467	82,159	17
238,590		785	29,399		499,422		7,384	18
79,104				550	102,772		32	19
13,145		250			69,225		37	20
88,939					171,077		87	21
26,804					59,197			22
277,043	7,506	1,914			416,311	7,506	1,670	23
9,814,235	615,848	79,525	61,875	53,539	14,085,569	615,848	256,946	24
47,319	6,794	500			138,352	6,794	1,000	25
15,506	2,980	250			96,256	2,980		26
33,136,244	3,330,969	403,753	553,192	111,659	49,855,606	3,330,969	919,819	



9 GEORGE V, A. 1919

## DISBURSEMENTS IN CANADA OF BRITISH AND

Companies.	Taxes.	Head Office, Branch Office and Agency Expenses.	All Other Expenses.	Total Expenses.
<i>British Companies.</i>	\$	\$	\$	\$
1 Commercial Union.....	558	1,848	165	2,571
2 Edinburgh.....	1,538	5,287	219	7,044
3 Gresham.....	2,785	60,993	8,792	72,570
4 Life Association of Scotland.....	4	214	545	763
5 Liverpool & London & Globe.....	52	326	53	431
6 London & Lancashire.....	21,871	104,321	12,031	133,223
7 Mutual Life & Citizens ( <i>Australia</i> ).....	2,619	63,302	5,184	71,105
8 North British & Mercantile.....	11,272	14,936	4,379	30,587
9 Norwich Union.....	184	75	66	325
10 Phoenix, of London.....	4,224	26,922	3,669	34,815
11 Royal.....	5,599	54,000	4,230	63,829
12 Scottish Amicable.....	10	34	20	64
13 Scottish Provident.....			131	131
14 Standard.....	12,192	78,329	14,822	105,343
15 Star.....	125	496	41	662
Totals .....	63,033	411,083	54,347	528,463
<i>Foreign Companies.</i>	\$	\$	\$	\$
1 Etna .....	18,197	125,006	11,200	154,403
2 Connecticut Mutual.....	15	10		25
3 Equitable.....	19,582	148,716	10,949	179,247
4 †Guardian.....	7	1,206	55	1,263
5 Metropolitan.....	124,601	2,208,898	329,442	2,662,941
6 Mutual of New York.....	24,318	169,362	18,541	212,221
7 National of United States .....	35			35
8 New York.....	91,044	542,173	50,458	686,675
9 Northwestern Mutual.....	4		25	29
10 Phoenix Mutual .....				
11 Provident Savings .....	25	387		412
12 Prudential.....	61,881	1,228,590	87,551	1,378,022
13 State .....	859	3,645	243	4,747
14 Travelers Insurance Co.....	13,612	110,407	11,641	135,660
15 Union Mutual.....	5,241	33,948	2,416	41,605
16 United States.....	560	3,847	263	4,670
Totals .....	362,931	4,576,195	522,784	5,461,960
Totals, British and Foreign Companies.....	426,014	4,987,278	577,131	5,990,423

\*See note page 117. †Formerly the Germania.



## SESSIONAL PAPER No. 9

## FOREIGN LICENSED COMPANIES, 1918—LIFE—Concluded.

In respect of Assurance and Annuity Contracts.		Supplementary Contracts. Premium Reductions and Deposits withdrawn.	Dividends to shareholders.	Gross Loss on Sale or Maturity of Ledger Assets.	Total Disbursements.		Investment Expenses.	
Transactions of 1918.	*Arising out of transactions of 1917 and earlier.				Transactions of 1918.	*Arising out of transactions of 1917 and earlier. <sup>1</sup>		
\$	\$	\$	\$	\$	\$	\$	\$	
51,419					53,990			1
8,327					15,371		5,288	2
20,824					93,394		150	3
54,930					55,693			4
10,492					10,923			5
348,039		1,100			487,362		12,324	6
24,360					95,465			7
39,353					69,940		13,285	8
6,288					6,613			9
187,972		1,017			223,804			10
129,820	6,709				193,649	6,709		11
7,691					7,755			12
4,201					4,332			13
798,599				472	904,414		13,617	14
14,619		51			15,332			15
1,706,934	6,709	2,168		472	2,238,037	6,709	44,664	
884,230	22,629	59,595		770	1,098,998	22,629	66	1
33,836		6,137			39,998			2
904,331	60,339	15,556			1,099,134	60,339	1,575	3
17,457					18,725			4
4,060,211		31,557		23,703	6,778,412		5,547	5
1,141,928		28,888			1,383,037			6
					35			7
2,431,749		22,165			3,140,589			8
8,370		1,113			9,512			9
28,845					28,845			10
57,629					58,041			11
1,559,645		37,774		64	2,975,505			12
65,101		6,193			76,041			13
507,388	319,676	43,665			686,713	319,676		14
217,749		17,071			276,425			15
51,247					55,917			16
11,969,716	402,644	269,714		24,537	17,725,927	402,644	7,188	
13,676,650	409,353	271,882		25,009	19,963,964	409,353	51,852	



9 GEORGE V, A. 1919

DETAILS of Life Insurance issued and

Companies.		Gross Amount in force Jan. 1, 1918.	New Issued.	Gross Amount Issued..			Transferred
				Old Revived.	Recovered from Disability.	Old Increased.	
Canadian Companies.		\$	\$	\$	\$	\$	\$
1	Alberta-Saskatchewan .....	255,500	42,500	.....	.....	.....	.....
2	Ancient Order of Foresters.....	2,240,150	177,239	2,096	.....	.....	1,052
3	*Canada Life.....	126,643,563	17,459,211	263,935	.....	.....	568,769
4	Capital .....	3,864,893	1,019,264	13,360	.....	36,570	.....
5	*Confederation.....	66,351,076	13,581,857	312,217	.....	415,204	226,707
6	Continental.....	12,031,151	2,860,262	86,500	.....	.....	1,000
7	Crown.....	15,874,283	3,658,112	266,677	.....	326,191	.....
8	Dominion.....	22,271,831	6,290,755	149,000	65,147	.....	.....
9	Excelsior (Ordinary.....	24,061,252	6,170,270	269,680	.....	132,350	.....
	Industrial.....	56,875	.....	3,833	.....	.....	.....
10	*Great West.....	149,003,686	29,885,648	1,456,692	.....	1,724,790	.....
11	*Imperial .....	58,146,621	12,863,355	313,637	.....	313,582	.....
12	London Ordinary.....	30,859,327	9,670,304	52,000	.....	32,647	.....
	Industrial.....	20,383,039	6,763,277	56,245	.....	3,168	.....
13	*Manufacturers .....	67,602,547	11,845,009	324,043	.....	88,606	267,477
14	Monarch.....	11,507,761	5,124,388	74,500	.....	50,489	81,750
15	*Mutual of Canada.....	122,532,336	21,491,929	245,772	.....	16,500	525,480
16	*National of Canada.....	22,437,117	3,715,176	249,529	.....	.....	328,915
17	*North American .....	58,559,804	11,637,772	329,252	.....	424,647	539,508
18	Northern .....	12,437,027	3,315,610	87,290	.....	8,400	15,000
19	Royal Guardian (Ordinary .....	2,975,990	162,000	22,500	.....	500	60,500
	Industrial.....	175,798	121,780	.....	.....	.....	.....
20	Saskatchewan .....	2,315,306	1,167,145	63,000	.....	4,807	2,000
21	La Sauvegarde.....	6,291,736	1,309,650	46,250	.....	35,144	.....
22	Security.....	1,381,050	561,350	7,500	.....	.....	2,000
23	Sovereign .....	7,626,684	3,055,319	72,500	.....	19,000	.....
24	*Sun Ordinary.....	165,478,094	25,507,844	336,209	.....	102,799	257,314
	(Thrift .....	667,375	.....	2,074	.....	283	1,728
25	Travellers of Canada.....	5,397,277	2,078,917	44,756	.....	.....	62,839
26	Western .....	2,091,899	1,226,350	3,000	.....	3,303	10,000
Totals .....		1,021,527,048	202,762,193	5,154,041	65,147	3,738,980	2,952,039

\*Canadian Business only.



SESSIONAL PAPER No. 9

terminated in Canada, 1918.

Gross Amount terminated,									Gross Amount in force Jan. 1, 1919.
Death.	Maturity.	Expiry.	Disability	Surrender	Lapse.	Decrease.	Not taken.	Transferred	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
					91,500		22,000		184,500 1
33,780	3,335	3,290		28,546	31,054		3,500	1,000	2,316,032 2
2,473,803	457,317	439,250		1,203,182	3,853,079	150,664	1,192,256	548,035	134,617,892 3
41,000				36,000	220,660	46,515	92,180		4,497,732 4
1,027,033	570,767	347,181		1,080,587	2,400,523	471,528	1,107,176	12,367	73,869,899 5
150,120	39,696	20,000		276,435	1,144,970	54,325	506,583		12,786,784 6
196,611	55,100	14,850		100,628	1,581,782	338,339	439,758		17,398,195 7
318,405	89,560	36,500		201,215	995,295	124,438	467,750		26,543,570 8
293,868	71,019	43,000		646,995	2,280,820	128,812	371,500		26,797,538 9
868	7,763			833	3,876	1,939			45,429
1,898,335	95,031	303,509	8,000	2,031,701	7,225,584	1,333,191	2,212,083		166,969,382 10
746,206	309,559	60,500		660,396	2,361,457	410,709	805,638		66,282,710 11
477,202	55,135	7,500		297,265	2,311,250	60,500	461,000		36,944,426 12
215,113	140,476	818			3,276,602	25,316			23,547,404
905,853	301,288	95,658		803,854	2,483,492	98,290	811,303	271,660	74,356,284 13
113,580		5,000		107,830	1,128,330	85,113	145,000	82,726	15,171,309 14
1,866,123	456,326	326,000	5,000	1,408,303	2,549,737	45,919	990,539	525,480	136,638,590 15
268,709	27,200	45,000		357,618	1,608,651		165,516	290,931	23,967,112 16
786,313	373,668	531,948		1,113,826	3,408,783	256,303	680,020	537,008	63,803,114 17
190,585	40,010	3,000		322,735	1,407,552	18,508	141,175	15,000	13,721,762 18
71,753				23,250	49,444	3,500	9,500	60,500	3,003,543 19
1,660					61,250		479		234,189
35,175		5,000		4,000	416,699	20,200	223,350	2,000	2,845,834 20
113,900	2,000	1,000		117,000	277,700	61,212	104,600		7,005,368 21
51,900				22,500	92,000	15,013	110,200	2,000	1,658,287 22
124,500	139,950	12,000		116,545	833,238	25,150	56,500		9,465,620 23
2,637,315	776,031	98,862	2,000	4,872,781	3,371,825	236,477	1,556,831	261,577	177,868,561 24
10,762	52,205	500		12,519	8,047	547		1,728	585,152
53,500		36,000		96,750	559,805	21,963	208,750	60,839	6,546,176 25
26,000		1,000		31,500	434,000	24,250	40,000	10,000	2,767,702 26
15,129,972	4,063,436	2,437,366	15,000	15,974,794	46,469,005	4,058,721	12,925,207	2,682,851	1,132,443,096



9 GEORGE V, A. 1919

DETAILS of Life Insurance issued and

Companies.	Gross Amount in force Jan 1, 1918.	Gross Amount Issued.				
		New Issued.	Old Revived.	Recovered from Disability.	Old Increased.	Transferred.
<i>British Companies.</i>	\$	\$	\$	\$	\$	\$
1 Commercial Union.....	686,966	6,290				
2 Edinburgh Life.....	31,160					
3 Gresham.....	3,569,228	1,383,513	6,000		1,065	9,500
4 Life Association of Scotland.....	391,012					
5 Liverpool and London and Globe.....	126,720					11,523
6 London and Lancashire.....	15,469,296	1,692,464	22,867		184,145	
7 Mutual Life and Citizens' { Ordinary..	1,020,311	374,000	28,187		14,977	
Industrial..	1,231,901	636,557	75,012		11,720	
8 North British and Mercantile.....	886,742	220,000	1,117			
9 Norwich Union .....	127,636					
10 Phoenix of London.....	7,422,586	498,000	12,428			21,580
11 Royal .....	7,949,078	1,100,338	6,538		52,902	
12 Scottish Amicable.....	62,568					
13 Scottish Provident .....	38,222					
14 †Standard.....						
15 Star .....	193,218					
Totals.....	39,206,644	5,911,162	152,149		264,809	42,603
<i>Foreign Companies.</i>						
1 Aetna.....	28,162,239	4,851,038	6,000		7,864	450,687
2 Connecticut Mutual.....	901,675		82,000		96,396	
3 Equitable .....	28,056,278	5,007,197	60,500		329,749	
4 *Guardian.....	228,669	33,000			156	
5 Metropolitan { Ordinary.....	109,766,359	40,363,347	2,031,718		1,781,567	
Industrial .....	112,447,507	25,865,736	4,235,569		1,461,863	
6 Mutual of New York.....	35,498,497	4,384,517	88,500		57,441	3,000
7 National of United States.....	27,121					
8 New York Life.....	79,227,511	13,521,187	286,604		73,865	691,600
9 Northwestern Mutual.....	103,588				60	
10 Phoenix Mutual .....	282,615					
11 Provident Savings .....	1,216,437		3,000		1,079	
12 Prudential { Ordinary .....	39,416,769	18,034,116	1,013,916		3,256	
Industrial .....	59,655,142	18,944,642	1,995,325		777,740	
13 State Life .....	2,095,913	55,201			176	193,500
14 Travelers of Hartford.....	23,815,925	5,462,685	22,431		502,398	
15 Union Mutual.....	7,997,650	644,523	11,322		203,357	
16 United States Life.....	1,037,851	50,046	8,377			5,000
Totals.....	529,937,746	137,217,235	9,845,262		5,296,967	1,343,787
Totals, all companies.....	1,590,671,438	345,890,590	15,151,452	65,147	9,300,756	4,338,429

\*Formerly the Germania.    †Policy exhibit not received in time for Abstract.



## SESSIONAL PAPER No. 9

terminated in Canada during 1918—*Concluded.*

Gross Amount Terminated.									Gross Amount in force Jan. 1, 1919.	
Death.	Maturity.	Expiry.	Dis-ability.	Surrender.	Lapse.	Decrease.	Not Taken	Transferred.	\$	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
10,629				57,176					625,451	1
7,850				477					22,833	2
40,926				14,500	294,471	3,408	182,358	9,500	4,424,143	3
41,881				2,798	973				345,360	4
14,115									124,128	5
203,740	174,632	6,000		283,543	517,529	220,032	49,660		15,913,636	6
12,030				8,758	198,700	4,775	16,500		1,196,712	7
16,884					526,138	16,828			1,395,340	
27,711		12,500		16,005	2,000	500	1,000		1,048,143	8
4,070									123,56	9
154,491	31,398	108,000		42,677	97,920	7,099	2,000	21,530	7,439,430	10
111,999	59,574	47,785		161,608	116,250	66,828	8,000		8,536,812	11
7,691									54,877	12
4,201									34,020	13
										14
11,176	4,032	3,407		3,443		570			170,590	15
669,394	269,636	177,692		590,985	1,753,981	320,040	259,518	31,080	41,505,041	
539,988	191,926	21,054		849,983	791,400	63,114	200,500	450,687	30,369,176	1
27,492				4,122	2,000	66,192			980,265	2
393,553	144,152	271,646		443,572	651,500	360,630	650,087		30,538,584	3
15,150				2,170					241,505	4
1,564,544	158,751	158,457		1,014,650	6,432,273	2,446,221	3,835,490	173,317	138,159,298	5
1,616,005	225,809	198,507	1,925	859,383	10,248,030	713,489		355,835	129,791,692	
497,032	128,159	225,581		471,778	490,800	61,202		12,923	38,144,480	6
750									26,371	7
1,133,768	439,100	738,989	22,000	890,713	2,563,613	183,634		691,600	87,137,350	8
8,152									95,496	9
26,284				173		5,125			251,033	10
40,538	7,238	14,119		11,717	4,500				1,112,404	11
593,043	11,679	1,346,656	14,183	177,707	2,086,656	43,631	1,910,396	258,782	52,025,324	12
924,690		475,492	1,521	6,152	7,346,072	79,787		85,652	72,453,483	
43,049		9,500		80,374	13,000		19	193,500	2,005,348	13
418,675	66,775	381,021		115,842	798,966	509,659			27,512,501	14
96,849	39,106	109,543		169,356	150,054	212,602	31,000		8,048,342	15
15,121	14,390	45,000		56,202	22,500			5,000	943,061	16
7,954,683	1,427,085	3,995,565	39,629	5,183,894	31,601,364	4,745,286	6,627,482	2,227,296	619,838,713	
23,754,049	5,760,157	6,610,623	54,629	21,749,673	79,824,350	9,124,047	19,812,207	4,941,227	1,793,786,850	



NEW POLICIES ISSUED IN CANADA, 1918.

Companies.	Life.		Endowment Assurances.		Term and Other.		Bonus Additions.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<i>Canadian Companies.</i>										
Alberta-Saskatchewan	11	42,500					11		11	42,500
Ancient Order of Foresters	125	111,002	194	61,500				4,737	319	177,239
Canada Life	5,590	13,750,725	1,706	2,848,484	115	562,500		257,498	7,411	17,459,211
Capital	396	755,291	162	260,970	1	3,000			559	1,019,264
Confederation	4,943	10,029,047	1,478	3,037,508	121	473,500		41,802	6,542	13,581,857
Continental	1,205	2,095,770	531	744,744	8	19,000		748	1,744	2,860,262
Crown.	1,685	2,892,525	459	657,172	21	108,415			2,168	3,658,112
Dominion	2,303	5,130,418	593	1,028,000	36	111,928		20,379	2,932	6,290,755
Excelsior Ordinary	2,658	4,923,376	587	949,500	65	255,500		1,894	3,310	6,170,270
Industrial										
Great West.	10,951	24,001,408	2,222	3,163,825	632	2,597,784		122,631	13,805	29,885,648
Imperial	3,156	8,047,291	1,926	4,056,332	77	710,500		49,232	5,159	12,863,355
London Ordinary	1,173	1,901,151	5,790	7,394,150	97	375,000			7,060	9,670,304
Industrial	7,287	1,257,823	38,469	5,505,454					45,756	6,763,277
Manufacturers	4,319	8,934,641	1,587	2,661,205	40	209,710		39,413	5,946	11,845,009
Monarch	2,166	4,471,138	377	537,000	30	116,250			2,573	5,124,388
Mutual of Canada	6,245	14,231,035	3,498	6,091,034	270	1,107,500		62,360	10,013	21,491,929
National of Canada	1,355	3,220,468	243	315,250	63	179,000		459	1,661	3,715,177
North American	4,462	8,457,434	1,411	1,932,770	391	1,231,863		15,705	6,261	11,637,772
Northern	1,826	2,946,444	226	296,166	27	73,000			2,079	3,315,610
Royal Guardians, Ordinary	156	150,500	14	11,500					170	162,000
Industrial	420	71,400	451	50,380					871	121,780
Saskatchewan	418	1,126,763	6	20,000	3	20,382			427	1,167,145
La Sauvagarde	676	1,094,750	168	205,900	6	9,000			850	1,309,650
Security.	270	419,250	126	112,100	13	30,000			409	561,350
Sovereign	1,146	2,738,536	99	176,000	35	140,702		81	1,280	3,055,319
Sun, Ordinary	9,665	20,735,937	2,836	4,418,869	6	195,000		158,038	12,507	25,507,844
Thrift										
Travellers of Canada	632	1,246,535	704	724,382	41	108,000			1,380	2,078,917
Western	428	1,079,375	37	62,000	18	84,875			483	1,226,250
Totals	75,667	145,862,609	65,900	47,402,199	2,122	8,722,409		774,977	143,689	202,762,194

•Canadian business only.



NEW POLICIES ISSUED IN CANADA, 1918—Continued.

Companies.	Life.		Endowment Assurances.		Term and Other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
British Companies.									
Commercial Union.....	2	\$ 6,000					\$		\$
Gresham.....	327	881,270	236	430,243	10	72,000	290	2	6,290
London & Lancashire.....	361	904,755	247	513,194	63	274,515		573	1,383,513
Mutual Life & Citizens (Ordinary.....	342	331,500	55	42,500				671	1,692,464
of Australia.....	2,536	393,521	2,271	243,036				397	374,000
North British and Mercantile.....	34	169,000	17	20,000	3	31,000		4,807	636,557
Phoenix of London.....	52	275,000	51	105,000	10	118,000		54	220,000
Royal.....	184	871,518	34	100,000	15	127,809		113	498,000
*Standard.....								233	1,100,338
Totals.....	3,838	3,832,564	2,911	1,453,973	101	623,324	1,301	6,850	5,911,162
Foreign Companies.									
Aetna.....	238	1,169,500	348	834,038	636	2,847,500		1,222	4,851,038
Equitable.....	1,302	4,429,209	122	203,389	86	328,700		1,510	5,007,197
†Guardian.....	4	33,000						4	33,000
Metropolitan (Ordinary.....	24,639	22,713,573	14,241	16,441,572	1,171	1,194,421		40,051	40,363,347
Industrial.....	114,616	15,513,002	94,822	10,352,734				209,438	25,865,736
Mutual of New York.....	1,365	3,794,552	91	187,902	59	309,500		1,515	4,384,517
New York Life.....	5,157	12,142,700	881	1,153,400	21	108,000		6,059	13,521,187
Prudential (Ordinary.....	8,702	10,196,045	3,181	2,602,836	2,440	5,233,987		14,323	18,034,116
Industrial.....	64,494	11,850,782	57,645	6,554,100	4,029	539,760		126,168	18,944,642
State.....	3	48,700			1	5,000		4	55,201
Travelers of Hartford.....	676	2,525,053	172	474,132	472	2,463,500		1,320	5,462,685
Union Mutual.....	149	411,773	36	51,000	31	170,000		216	644,523
United States Life.....	18	49,000			1	1,000		19	50,046
Totals.....	221,363	84,876,889	171,539	38,855,103	8,917	13,201,368	283,875	401,849	137,217,235
Totals, all companies.....	300,868	234,572,062	210,350	87,711,275	11,170	22,547,101	1,060,153	552,388	345,890,591

\*Policy Exhibit not received in time for Abstract.

†Formerly the Germania.



POLICIES IN FORCE IN CANADA, 31 DECEMBER, 1918.

Companies.	Life.		Endowment. Assurance.		Term and Other.		Bonus Additions.	Total.	
	Number.	Amount. \$	Number.	Amount. \$	Number.	Amount. \$	Amount. \$	Number.	Amount. \$
Canadian Companies.									
Alberta-Saskatchewan.....	75	129,500	6	12,000	11	43,000		92	184,500
Ancient Order of Foresters.....	2,215	1,968,215	478	326,500			21,317	2,693	2,316,032
*Canada.....	45,187	104,136,498	11,786	21,914,305	1,119	4,608,947	3,958,142	61,092	134,617,892
Capital.....	1,710	3,072,914	757	1,412,818	4	12,000		2,471	4,497,732
*Confederation.....	32,485	56,433,180	9,357	15,501,020	461	1,569,214	366,485	42,303	73,869,899
Continental.....	6,478	9,337,092	2,442	3,071,231	124	373,750	4,711	9,044	12,786,784
Crown.....	8,196	13,811,433	2,106	2,875,180	169	709,091	2,491	10,471	17,398,195
Dominion.....	10,089	19,497,376	4,416	6,401,517	132	516,178	128,499	14,637	26,543,570
Excelsior { Ordinary.....	13,849	21,000,139	3,664	4,931,245	282	859,000	7,154	17,795	26,797,538
Industrial.....	193	29,997	157	15,432				350	45,429
*Great West.....	67,992	133,793,766	9,816	15,090,932	3,437	17,589,959	494,725	81,245	166,969,382
*Imperial.....	23,285	46,876,975	8,613	17,136,997	450	2,162,149	106,589	32,348	66,282,710
London { Ordinary.....	5,196	6,716,119	24,531	28,827,479	382	1,399,500	1,328	30,109	36,944,426
Industrial.....	46,237	6,450,039	141,309	17,033,583	2,186	63,782		189,732	23,547,404
*Manufacturers.....	26,593	60,086,797	7,981	12,315,147	604	1,728,151	226,186	45,178	74,356,284
Monarch.....	6,470	13,255,184	624	939,621	220	976,504		7,314	15,171,309
*Mutual of Canada.....	52,073	99,254,508	20,764	32,623,043	1,209	4,556,686	204,353	74,046	136,638,590
*National of Canada.....	9,977	20,408,388	1,879	2,621,419	284	933,805	3,500	12,140	23,967,112
*North American.....	25,818	43,244,754	9,542	12,829,215	2,398	7,630,443	98,702	37,758	63,803,114
Northern.....	7,649	10,544,373	2,175	2,766,720	165	412,850	819	9,989	13,724,762
Royal Guardians { Ordinary.....	1,688	2,161,043	96	92,750	502	749,750		2,286	3,003,543
Industrial.....	957	155,943	681	78,246				1,638	234,189
Saskatchewan.....	1,338	2,695,188	26	47,000	23	103,646		1,387	2,845,834
La Sauvagarde.....	4,238	5,539,177	1,183	1,388,175	54	77,500	516	5,475	7,005,368
Security.....	903	1,286,287	433	247,000	35	125,000		1,371	1,653,287
Sovereign.....	3,789	7,724,012	600	922,116	177	819,247	245	4,566	9,465,620
*Sun { Ordinary.....	84,854	146,559,883	19,647	28,371,778	464	1,991,433	945,467	104,965	177,868,561
Thrift.....	1,157	168,468	2,530	322,844	599	93,840		4,286	585,152
Travellers of Canada.....	2,190	4,314,736	1,481	1,677,815	150	553,622		3,821	6,546,176
Western.....	1,182	2,475,440	61	102,275	45	189,987		1,288	2,767,702
Totals.....	507,063	843,127,424	289,141	231,895,406	15,686	50,849,037	6,571,229	811,890	1,132,443,096

•Canadian business only.



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British Companies.									
Commercial Union.....	142	505,860	24	33,294	5	38,911	47,386	171	625,451
Edinburgh.....	12	15,729	558	959,921	55	261,500	7,104	12	22,833
Gresham.....	1,408	3,202,722						2,021	4,424,143
Life Association of Scotland.....	178	264,350						178	345,360
Liverpool & London & Globe.....	55	76,280	15	19,147				70	124,128
London & Lancashire.....	3,984	9,114,044	3,727	6,020,409	132	669,325	109,858	7,843	15,913,636
Mutual Life & Citizens { Ordinary	1,129	1,004,532	219	169,933			22,247	1,348	1,196,712
of Australia { Industrial	5,818	893,193	5,078	502,147				10,896	1,395,340
North British & Mercantile.....	256	633,304	137	300,487	3	31,000		396	1,048,143
Norwich Union.....	70	92,150	4	18,500			83,352	74	123,566
Phoenix of London.....	1,599	4,659,973	568	1,615,723	121	546,500	12,916	288	7,489,430
Royal.....	2,503	6,574,014	654	1,239,592	117	474,433	667,234	3,274	8,536,812
Scottish Amicable.....	21	47,754					248,773	21	54,877
Scottish Provident.....	12	19,953					7,123	12	34,020
Standard.....							14,067		
Star.....	72	97,645	53	55,042			17,903	125	170,590
Totals.....	17,259	27,201,503	11,037	10,934,195	433	2,021,669	1,347,674	28,729	41,505,041
Foreign Companies.									
Ætna.....	3,582	7,408,029	8,782	13,356,746	3,164	9,603,334	1,067	15,528	30,369,176
Connecticut Mutual.....	487	980,265						487	980,265
Equitable.....	10,967	25,414,245	1,832	2,848,820	657	1,924,532	350,987	13,456	30,538,584
†Guardian.....	37	164,948	19	75,580	1	3,000	977	57	244,505
Metropolitan { Ordinary	70,076	80,424,261	55,972	52,470,298	3,723	5,179,002	85,737	129,771	138,159,298
of New York { Industrial	573,632	74,142,252	517,377	50,279,997	37,754	5,369,171	272	1,128,763	129,791,692
National of United States.....	13,706	31,487,526	1,823	2,964,778	704	2,959,070	733,106	16,233	38,144,480
New York.....	44	26,371						44	26,371
Northwestern Mutual.....	35,344	72,789,715	7,170	10,506,989	1,698	3,386,646	454,000	44	87,137,350
Phoenix Mutual.....	79	95,496						79	95,496
Provident Savings.....	299	244,740	3	293	4	6,000		306	251,033
Prudential { Ordinary	541	788,759	87	139,879	98	183,766		726	1,112,404
of New York { Industrial	30,599	33,069,889	9,069	7,526,656	3,931	11,422,699	6,080	43,599	52,025,324
State.....	309,015	48,299,690	197,320	20,428,372	28,687	3,725,271	150	535,022	72,453,483
Travelers Insurance Co.....	382	1,078,755	431	429,500	197	494,184	2,909	1,010	2,005,348
Union Mutual.....	5,060	15,950,037	1,282	3,134,319	1,747	8,414,112	14,033	8,089	27,512,501
United States.....	3,173	5,713,254	694	1,046,816	361	1,200,132	88,140	4,228	8,048,342
	292	657,967	80	148,821	63	134,807	1,466	435	1,443,061
Totals.....	1,057,315	398,736,199	801,941	165,357,864	82,789	54,005,726	1,738,924	1,942,045	619,838,713
Totals, all companies.....	1,581,637	1,269,065,126	1,102,119	408,187,465	98,908	106,876,432	9,657,827	2,782,664	1,793,786,850

\*Policy Exhibit not received in time for Abstract.

†Formerly the Germania



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(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis).

FUNDS AS AT DEC. 31, 1917.						FUNDS AS AT DEC. 31, 1918.						
Company.	Participating.	Non-participating.	Shareholders' surplus.	Paid-up Capital.	Investment, Contingent, Special Reserves and other Funds.	Total Funds.	Participating.	Non-participating.	Shareholders' Surplus.	Paid-up Capital.	Investment, Contingent, Special Reserves and other Funds.	Total Funds.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada	54,013,129	6,227,418	201,368	1,000,000	(a).	61,441,915	56,445,972	6,586,566	216,115	1,000,000	(d).	64,248,653
Confederation	18,241,626	3,277,913	21,771	100,000	269,807	21,911,117	18,863,700	3,548,244	26,821	100,000	277,532	22,816,297
Continental	1,830,048	238,879	10,363	200,000	25,000	2,304,290	1,920,417	294,704	2,972	200,000	5,000	2,423,183
Crown	1,784,764	274,550		101,721	15,000	2,176,035	1,964,401	373,635		101,721	15,000	2,454,757
Dominion	4,017,640	219,406	42,440	160,000	100,000	4,539,486	4,340,836	228,650	56,416	160,000	100,000	4,886,148
Excelsior	3,872,274	476,807	15,797	100,000	60,506	4,534,444	4,145,220	531,314	15,711	105,000	17,302	4,814,547
Great-West	20,940,590	1,814,638	126,847	991,805	(b).	23,873,880	23,331,570	2,038,070	41,282	992,786	(e)	26,403,708
Imperial	12,406,038	817,450	186,852	450,000	40,034	13,991,274	13,451,990	851,232	113,296	450,000	106,342	14,972,860
London	4,200,344	3,575,041	22,008	50,000	40,000	7,887,393	4,859,369	3,992,686	27,047	50,000	40,000	8,969,102
Manufacturers	20,972,593	2,344,154	198,434	300,000	300,000	24,115,181	22,625,834	2,577,818	242,165	300,000	300,000	26,045,817
Mutual...	29,540,031	1,342,606			141,191	31,023,888	31,881,129	1,486,268				33,367,397
National.	2,456,745	748,050	4,458	250,000	51,701	3,510,954	2,799,550	776,041	22,057	250,000		3,847,648
North American	15,926,018	886,238		60,000	16,435	16,888,691	16,440,298	1,033,362		60,000	13,911	17,546,971
Northern	2,141,231	158,871	7,786	480,878	42,085	2,839,851	2,265,445	192,113		480,377	46,915	2,994,853
La Sauvagerie	881,083	207,850		178,644		1,267,577	945,707	229,550		178,500		1,353,757
Sovereign	718,857	473,023	26,776	209,995	78,500	1,507,151	798,006	372,773	26,776	209,995	70,000	1,477,550
Sun	59,952,901	18,684,148	105,972	350,000	(c) 8,498,007	87,591,028	64,598,997	19,506,861	36,442	475,000	(f) 8,812,559	93,429,859
Totals	253,985,912	41,767,102	970,872	4,992,043	9,688,226	311,404,155	271,678,471	44,620,193	827,100	5,123,379	9,803,964	332,053,107

(a) Contingent fund of \$50,000 included in the other funds.

(b) Contingent and Mortality reserves included in participating and non-participating funds.

(c) Consisting of \$2,976 Accident Fund, and \$8,495,031 funds of reinsured companies.

(d) Contingent fund of \$50,000 included in the other funds.

(e) Contingent and mortality reserves included in participating and non-participating funds.

(f) \$3143 accident fund and \$8,809,416 funds of reinsured companies.



## PARTICIPATING FUNDS.

Company.	AS AT DEC. 31, 1917.					AS AT DEC. 31, 1918.						
	Reserve (including provision for instalment claims).	Accumu- lated amounts on deposit.	Allotted to Deferred Dividend Policies.		Other funds and Surplus.	Total Funds.	Reserve (including provision for instalment claims).	Accumu- lated amounts on deposit.	Allotted to Deferred Dividend Policies.		Other funds and Surplus.	Total Funds.
			Issued since Jan. 1, 1911.	Issued prior to Jan. 1, 1911 (contingent- ly allotted).					Issued since Jan. 1, 1911.	Issued prior to Jan. 1, 1911 (contingent- ly allotted).		
Canada	47,360,509	23,767	170,266	4,953,927	1,504,660	54,013,129	49,516,114	36,684	226,855	5,123,345	1,542,974	56,445,972
Confederation	16,091,927		126,549	1,520,594	502,556	18,241,626	17,097,328		183,590	1,537,151	45,631	18,863,700
Continental	1,778,623	744		33,385	17,296	1,830,048	1,908,372	1,003			11,072	1,920,447
Crown	1,065,537	616		77,737	40,874	1,784,764	1,846,935	1,193	3,968	181,542	69,237	1,964,401
Dominion	3,329,804		11,772	535,871	140,193	4,017,640	3,732,155		34,322	418,163	156,196	4,340,836
Excelsior	3,239,507		40,898	387,615	204,254	3,872,274	3,506,030		51,831	402,012	185,347	4,145,220
Great-West	17,563,476	444,163	101,644	2,451,635	379,672	20,940,590	19,897,083	604,472	113,934	2,349,493	(b) 360,588	23,331,570
Imperial	10,396,545	7,663	132,441	1,778,255	181,134	12,496,038	11,519,349	52,358	142,471	1,559,730	178,082	13,451,990
London	3,783,958	29,157	195,817		191,412	4,200,344	4,498,955	29,602	24,333	•174,046	(c) 131,833	4,859,369
Manufacturers	18,125,272	40	59,550	1,678,217	(e) 1,109,514	20,972,593	19,617,407	121	132,439	1,644,107	(d) 1,231,760	22,625,834
Mutual	24,303,597	526,697	248,568	3,647,783	813,386	29,540,031	26,069,186	665,064	325,542	3,802,073	2,419,264	31,881,129
National	2,419,934	3,839		55,695	- 22,723	2,456,745	2,741,610	9,768		56,824	- 8,652	2,799,550
North American	13,210,088		48,318	2,016,541	651,071	15,926,018	13,774,559		90,521	2,056,836	518,382	16,440,298
Northern	2,060,144			6,761	74,326	2,141,231	2,242,972	52		14,999	7,422	2,265,445
La Sauvagarde	808,608		72,475			881,083	891,547		54,160			945,707
Sovereign	689,823	16,079		30,111	- 17,156	718,857	826,409	17,943		30,111	- 76,457	798,006
Sun	52,348,545	36,862	84,368	3,043,371	4,439,755	59,952,901	57,427,473	51,581	84,368	2,422,790	4,612,755	64,598,997
Totals	219,175,897	1,089,627	1,292,666	22,217,498	10,210,224	253,985,912	237,713,484	1,469,841	1,468,334	21,773,822	9,252,990	271,678,471

(a) This amount includes all surplus allotted to all the company's policies, being the full accrued surplus to the policy anniversary in 1918.

(b) Including \$184,620 contingency reserve; \$11,650 unreported death claims.

(6) Including \$41,014 reserved for quinquennial dividends, being the full accrued dividend to policy anniversary in 1918; and \$5,267 reserve for unreported claims.

(d) Including \$17,110 allotted to police participating in 1919.

c) Including \$57,433 allotted to policies participating in 1918.

•Allotted absolutely, not contingently.



(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis)

NON PARTICIPATING FUNDS.

Company.	AS AT DEC. 31, 1917.				AS AT DEC. 31, 1918.			
	Reserve.	Accumulated amounts on deposit.	Other funds and Surplus.	Total Funds.	Reserve.	Accumulated amounts on deposit.	Other funds and Surplus.	Total Funds.
Canada	\$	\$	\$	\$	\$	\$	\$	\$
Confederation	5,941,262		286,157	6,227,419	6,259,961		326,605	6,586,566
Continental	3,267,913		10,000	3,277,913	3,375,243		173,001	3,548,244
Crown	247,851		-8,971	238,880	201,759		5	294,764
Dominion	503,075		-28,522	274,551	378,933		-5,298	373,635
Excelsior	205,952		13,454	219,406	201,246		24,650	228,896
Great-West	413,119		63,688	476,807	469,538		61,776	531,314
Imperial	1,570,986		243,652	1,814,638	1,645,712	(b)	392,358	2,038,070
London	778,105		39,345	817,450	816,601		34,031	851,232
Ordinary Industrial	492,066		14,758	506,824	565,034	(c)	7,257	572,291
Manufacturers	2,994,162		74,055	3,068,217	3,384,480	(d)	35,915	3,420,395
Mutual	2,244,347		99,806	2,344,153	2,463,981		113,837	2,577,818
National	1,033,812		308,854	1,342,666	1,113,084		373,184	1,486,268
North American	748,050			748,050	780,300		-4,259	776,041
Northern	827,315		58,925	886,238	947,111		86,251	1,033,362
La Sauvagarde	172,281		-13,410	158,871	197,249		-5,136	192,113
Sovereign	207,550			207,550	240,272		-10,722	229,550
Sun	340,578	2,350	132,445	473,023	219,053	3,359	150,360	372,772
Totals	18,103,584	2,350	578,214	18,684,148	18,932,329	1,028	573,504	19,506,861
	39,892,304	2,350	1,572,450	41,767,104	42,287,886	4,387	2,327,919	44,620,192

a) Including \$28,740 special mortality and contingent reserve

b) Including \$15,180 contingency reserve, \$14,550 for unreported deaths.

c) Including \$799 reserve for unreported claims

d) Including \$35,937 reserve for unreported claims.



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SHAREHOLDERS' SURPLUS FUND.

Company.	Balance, Dec. 31, 1917.	REVENUE DURING 1918.				DISBURSEMENTS DURING 1918.						Balance, Dec. 31, 1918.	
		Interest.	Shareholders' Pro- portion of Profits.		Miscel- laneous.	Total.	Dividends to Share- holders.	Propor- tion of expenses.	Transferred to		Miscel- laneous.		Total.
			Particip- ating Fund.	Non- Particip- ating Fund.					Particip- ating Fund.	Non- Particip- ating Fund.			
Canada	\$ 201,368	\$ 68,530	\$ 99,153	\$	\$ 167,683	\$ 150,000	\$ 2,936	\$	\$	\$	\$ 152,936	\$ 216,115	
Confederation	21,771	6,050		20,000	26,050	20,000					21,000	26,821	
Continental	10,363	10,007	1,446	(a) 1,656	13,109	7,000			13,500	1,000	20,500	2,972	
Crown		4,796	1,055		5,851	12			5,557	(c) 292	5,861		
Dominion	42,440	12,953	9,814	10,409	33,176	19,206					19,200	56,416	
Excelsior	15,797	7,605	6,453		14,058	13,400	529			(d) 215	14,144	15,711	
Great-West	126,848	70,684			70,684	113,848		4,849		(e) 2,553	156,250	41,282	
Imperial	186,852	37,399		10,581	47,980	45,000		8,536		(f) 68,000	121,536	113,296	
London	22,008	4,421	2,432	2,186	9,039	4,000					4,000	27,047	
Manufacturers	198,434	30,405	39,634		70,039	24,000					26,308	242,165	
National	4,458	13,539	4,177	19,883	37,509	20,000					20,000	22,057	
North American		3,309		2,608	6,005	6,000				5	6,005		
Northern	7,786	28,898	2,000		30,898	14,737			23,947		38,684		
La Sauvagarde		8,861			9,250						9,250		
Sovereign	26,776	15,200		(b) 1,007	16,207		1,298	14,908	8,827	(g) 403	16,206	26,777	
Sun	105,972	26,569	77,104	15,000	118,673	61,875	1,328			(h) 125,000	188,203	36,442	
Totals	970,573	349,226	243,278	80,667	676,291	534,072	6,091	28,293	51,831	199,776	820,063	827,101	

(a) Increase in assets due to re-valuation. (b) Transferred from Investment Reserve Fund. (c) and (g) Shareholders' proportion of decrease in assets due to revaluation.  
 (d) Transferred to Real Estate Contingency Fund. (e) Income tax. (f) Patriotic grants. (h) Applied to increase paid-up capital.



(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis)

PARTICIPATING REVENUE ACCOUNT.  
REVENUE.

Companies.	Assurance Premiums.		Renewal	Consideration for Annuities.	Profit on Sale of Securities.	Interest, Dividends and Rents.	Increase in Assets due to Revaluation.	Transferred from		Miscellaneous Revenue.	Miscellaneous Profit.	Total Revenue.
	First Year.							Investment Reserve Fund.	Shareholders Account.			
	Annual.	Single.										
Canada.....	\$ 835,223	\$ 254,904	\$ 5,133,627	\$ 210,208	\$ 286,079	\$ 2,927,330	\$ .....	\$ .....	\$ .....	\$ 339,137	\$ .....	\$ 9,986,508
Confederation .....	600,566	198,951	2,268,708	2,422	6,452	970,254	.....	.....	.....	.....	.....	4,047,353
Continental .....	61,822	511	297,536	.....	900	82,376	14,550	.....	.....	246	.....	457,959
Crown.....	80,505	.....	394,856	.....	9,403	86,438	.....	.....	.....	.....	.....	577,232
Dominion.....	187,894	38,357	641,396	.....	.....	281,293	7,560	.....	.....	37,288	.....	1,193,790
Excelsior.....	151,680	6,309	622,027	.....	3,208	236,957	5,366	.....	.....	147,222	.....	1,072,799
Great-West.....	942,191	105,889	4,128,621	.....	11,920	1,391,152	1,321	.....	4,849	271,577	.....	6,857,520
Imperial.....	462,152	81,830	2,011,586	.....	.....	745,568	.....	.....	68,536	193,300	.....	3,562,972
London.....	267,945	1,334	874,825	.....	4,230	273,307	.....	.....	.....	2,745	.....	1,426,443
Manufacturers.....	684,856	58,362	3,111,463	.....	47,883	1,294,696	45,186	.....	.....	.....	.....	5,242,446
Mutual.....	775,726	155,678	3,965,812	.....	1,323	1,857,285	5,044	135,054	.....	12,635	.....	6,908,557
National.....	106,943	.....	543,164	.....	167	140,554	11,875	.....	.....	1,680	.....	804,403
North American .....	361,479	10,435	1,778,327	.....	4,255	867,895	13,290	4,232	.....	111,239	1,293	3,152,445
Northern .....	85,209	50	353,644	.....	2,401	126,578	4,442	.....	.....	52	.....	572,376
Sauvegarde .....	29,569	.....	164,509	.....	3,003	43,493	.....	.....	.....	104	.....	240,678
Sovereign.....	81,907	.....	195,078	.....	.....	47,083	.....	.....	14,900	9,800	.....	351,249
Sun.....	2,007,326	451,793	11,139,681	.....	20,937	3,393,318	.....	2,492	.....	535	.....	17,013,500
Totals.....	7,728,993	1,364,403	37,624,912	212,630	402,170	14,765,587	108,643	141,778	88,294	980,338	50,572	63,468,320



SESSIONAL PAPER No. 9

NON-PARTICIPATING REVENUE ACCOUNT.  
REVENUE.

Companies.	Assurance Premiums.		Consideration for Annuities.	Profit on sale of Securities.	Interest, Dividends and Rents.	Increase in Assets due to Revaluation.	Transferred from		Miscellaneous Revenue.	Miscellaneous Profit.	Total Revenue.
	First Year.						Investment Reserve Fund.	Shareholders Account.			
	Annual.	Single.									
Canada.....	\$ 33,301	\$ 15,222	\$ 239,754	\$ 33,264	\$ 340,193	\$	\$	\$	\$ 73,032	\$	\$ 1,146,587
Confederation .....	36,543		13,648	1,274	179,018						625,359
Continental .....	14,781		9,156	140	11,436	2,020	13,500				114,306
Crown.....	23,708	2,879		1,790	14,283		5,557		436		128,387
Dominion.....	3,485				16,392	282			1,393		53,805
Excelsior.....	33,938		81,820	430	29,153	719				16,028	152,088
Great-West.....	44,639	3,596		1,032	121,158	114			6,700		515,004
Imperial.....	10,488				47,676				100,275		258,284
London..... { Ordinary	33,069		1,675	504	32,554				323	245	173,843
London..... { Industrial				3,029	195,744				1,931	1,475	1,203,604
Manufacturers.....	47,526	32,710	11,195	5,406	146,163	5,101			28,630		582,974
Mutual.....	24,502	1,241	167	60	86,693	229	6,138				299,349
National.....	5,489			48	40,676	2,258					171,858
North American.....	53,245	17,208		253	51,544	789	251		13,933	77	358,512
Northern.....	14,611		63	211	9,392	391		23,947			92,043
Sauvegarde.....	5,748			768	11,121			8,827	23		59,688
Sovereign.....	9,130				25,683		6,502		12,077		86,832
Sun.....	45,096	40,774	1,346,849	7,055	1,023,225				22,233		2,993,701
Totals.....	439,299	113,630	1,622,507	55,264	2,382,104	11,903	12,891	54,831	260,986	7,825	9,016,224

\*New and renewal.  
†Profit on Head Office Building.



(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis).

PARTICIPATING REVENUE ACCOUNT, 1918-DISBURSEMENTS.

Companies.	Claims under Assurance Policies.			Annuities.		Dividends to Policyholders.	Commission to Agents.		Expenses.	Decrease in Assets due to re-valuation.	Transferred to		Miscellaneous losses and payments	Total disbursements.	
	Death.	Maturity.	Disability.	Surrender values.	Life.		Annuities certain.	First Year.			Renewal.	Taxes, Licenses and Fees.			Medical Fees.
Canada.	\$ 3,185,425	\$ 620,187	\$ 100	\$ 727,139	\$ 11,024	\$ ..	\$ 1,088,631	\$ 433,840	\$ 255,988	\$ 139,002	\$ 54,004	\$ ..	\$ 90,153	\$ 7,553,665	
Confederation	1,028,948	613,965	..	447,272	163	..	365,558	315,779	63,285	70,366	37,347	..	6,450	3,425,278	
Continental	123,012	37,846	..	59,266	..	..	13,036	38,272	11,139	7,894	8,068	..	1,447	367,559	
Crown	117,671	42,500	..	22,403	..	..	9,356	56,484	11,188	9,583	8,767	..	1,065	357,897	
Dominion	329,026	72,625	..	51,498	..	..	110,105	114,861	27,126	14,654	9,656	..	9,814	870,594	
Excelsior	264,139	64,425	..	107,813	..	..	58,076	65,068	10,369	12,611	15,147	..	7,199	799,852	
Great-West	1,858,277	92,576	4,517	449,507	..	10,391	602,686	605,839	55,351	..	84,041	..	..	4,466,540	
Imperial	927,736	318,900	..	182,302	85	..	240,692	280,046	95,157	41,126	26,740	..	..	2,607,019	
London	353,749	48,742	117	58,318	2,385	..	40,357	143,936	50,504	20,657	28,675	..	2,432	830,390	
Manufacturers	1,100,756	482,754	594	505,059	..	..	356,707	417,869	180,976	67,441	46,573	..	39,634	3,589,206	
Mutual	1,731,158	455,605	..	405,402	(a) 250	..	896,109	456,032	192,880	63,594	49,682	..	..	4,667,459	
National	172,078	15,200	..	36,535	35	..	7,293	77,753	11,342	11,236	9,222	..	4,177	461,598	
North American	859,166	341,294	..	493,989	776	1,239	294,234	219,321	77,901	48,156	29,161	1,293	..	2,638,165	
Northern	135,948	36,800	..	57,394	..	742	10,788	46,526	13,662	10,372	10,412	4,442	2,000	448,162	
Sauvegarde	85,952	1,000	..	16,645	..	..	575	15,442	3,651	5,104	3,766	..	..	176,054	
Sovereign	111,679	12,597	50	23,998	..	..	5,174	41,613	5,252	3,200	6,620	1,500	..	272,100	
Sun.....	3,788,013	1,502,286	430	1,445,974	(a) 400	..	1,480,787	1,352,543	505,884	289,458	107,049	..	77,104	12,367,494	
Totals	16,172,733	4,811,312	5,808	5,090,517	15,118	12,372	5,743,394	4,686,224	1,574,658	814,454	535,053	830,907	20,884,243,279	190,442	45,799,032

\*All definitely apportioned to Participating Fund.  
†Including \$4,545 definitely apportioned to Participating Fund.  
(?) Included in "Expenses."  
(a) Disability Annuities.



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NON-PARTICIPATING REVENUE ACCOUNT, 1918-DISBURSEMENTS.

Companies.	Claims under Assurance Policies		Surrender Values.	Annuities.			Commission to Agents.		Taxes, Licenses and Fees.	Medical Fees.	Expenses.	Decrease in Assets due to revaluation.	Transferred to		Miscellaneous losses and payments.	Total Disbursements
	Deaths.	Maturity.		Life.	Disability.	Annuities certain.	First Year.	Renewal.					Investment Reserve Fund.	Shareholders' Account.		
Canada.....	\$ 292,839	\$ 13,204	\$ 39,785	\$ 295,972		\$ 2,290	\$ 13,959	\$ 8,641	\$ 11,830	\$ 1,509	\$ 58,808	\$ 32,290	\$ 1,274		\$ 16,313	\$ 787,440
Confederation.....	141,554	4,460	17,292	108,625		93	7,074	5,819	10,227	5,559	33,051			20,000		355,028
Continental.....	27,570	50	9,662				5,988	2,259	1,946	1,072	9,873	430				58,422
Crown.....	30,417	3,600	2,711	500			8,941	2,162	2,560	1,532	16,147					69,000
Dominion.....	12,340	12,670	1,045	322	120		808	872	642	188	4,873			10,409	26	44,315
Excelsior.....	27,044	14,357	5,189	1,070			5,189	1,034	1,690	2,682	138,431		886			97,581
Great West.....	153,963	2,680	31,393	11,591			21,789	2,731	1,776	3,730	52,194				e 11,500	291,571
Imperial.....	160,974	13,204	4,686	2,648		100	8,047	3,565	1,776	561	11,988			10,581	6,372	224,502
London (Ordinary).....	54,337	6,977	7,208	1,000			13,891	5,102	2,485	3,999	10,552			367		105,918
London (Industrial).....	230,301	d 143,404	6,129	3				e 225,297	18,612	8,313	57,036			1,818		790,913
Manufacturers.....	167,421	53,973	27,326	3,598	11,965	586	21,716	10,963	6,957	3,853	41,339				198	349,309
Mutual.....	92,017	12,504	3,973	9,953			4,789	3,135	2,539	1,874	11,763				12,635	155,748
National.....	76,722	7,000	11,425				2,013	359	2,598	534	21,652			19,883	1,680	143,887
North American.....	117,563	15,500	3,477	5,189			16,269	3,432	6,181	4,084	37,007		77		2,607	211,386
Northern.....	24,248	3,210	4,511	851			4,824	1,529	1,364	1,236	16,637		391			58,801
Sauvegarde.....	20,000	1,000	1,993				2,596	1,153	764	786	8,433	1,274				37,989
Sovereign.....	2,313	450	164,802				1,931	286	1,746	450	15,104					187,082
Sun.....	283,199	104,425	6100,467	1,352,923		3,757	48,966	14,814	21,247	1,700	56,178	152,971		15,000	15,342	2,170,989
Totals .....	1,914,822	412,668	443,074	1,794,225	12,085	6,826	188,790	393,153	95,164	43,662	501,068	186,965	2,628	78,058	66,673	6,139,861

(a) Including \$956 annuities surrendered. (b) Including \$29,815 annuities surrendered. (c) New and renewal.  
 (d) Including \$2,763 dividends to industrial policy-holders and \$24 disability benefit. (e) Consisting of \$2,500 transferred to participating account and \$9,000 patriotic subscriptions.  
 (f) Included in "Expenses."  
 \*All definitely apportioned to Non-participating Fund. †Including, \$578 definitely apportioned to Non-participating Fund.



FRATERNAL BENEFIT SOCIETIES.

(ASSESSMENT SYSTEM.)

Abstract of Life Insurance in Canada, 1918.

Society.	Assess- ments paid by members	New certificates issued.		Certificates in force as at 31 Dec., 1918.		Claims of the year.		Claims paid.	Payments due under contracts.	
		Number.	Amount.	Number.	Amount.	Number.	Amount.		Not resisted.	Resisted.
•Alliance Nationale.....	\$ 382,976	1,357	1,076,421	26,020	20,347,486	628	\$ 481,789	\$ 363,228	\$ 51,850	500
•Artisans Canadiens.....	411,046	1,538	1,125,750	29,849	23,116,704	535	442,443	383,505	89,642	.....
Catholic Mutual Benefit Society.....	294,791	15	11,500	9,583	10,346,798	302	337,645	325,369	66,810	.....
Commercial Travellers Mutual Benefit Society.....	43,244	206	206,000	1,640	1,635,500	36	36,000	28,000	10,250	.....
•Independent Order of Foresters.....	1,387,900	2,945	2,730,500	69,090	68,162,329	1,161	1,212,254	1,846,291	147,458	2,098
Woodmen of the World.....	143,553	655	399,000	5,852	5,441,250	123	117,120	95,074	41,900	.....
Totals, 1918.....	2,663,510	6,716	5,549,171	142,034	129,050,057	2,785	2,627,251	3,041,467	407,910	2,598
Total, 1917.....	5,776,737	7,991	6,301,236	116,263	109,691,288	2,550	2,594,937	2,468,652	375,907	1,000
*Canadian business only.										

ALLIANCE NATIONALE.

In Canada .....	382,976	1,357	1,076,421	26,020	20,347,486	628	481,789	363,228	51,850	500
In other countries.....	21,527	207	129,750	1,242	809,698	19	14,500	18,212	4,500	.....
Totals .....	404,503	1,564	1,206,171	27,262	21,157,184	647	496,289	381,440	56,350	500

ARTISANS CANADIENS.

In Canada .....	411,046	1,536	1,125,750	29,849	23,116,704	535	442,443	383,505	89,642	.....
In other countries.....	177,070	1,091	716,300	14,769	10,673,679	221	167,850	146,600	28,500	.....
Totals .....	588,116	2,627	1,842,050	44,618	33,790,383	756	610,293	530,105	118,142	.....



SESSIONAL PAPER No. 9

INDEPENDENT ORDER OF FORESTERS.  
LIFE AND ENDOWMENT.

In Canada.....	1,387,900	2,945	2,730,500	69,190	68,162,329	1,161	1,212,254	1,846,291	147,458	2,098
In other countries.....	2,133,845	5,275	4,627,836	105,919	102,837,588	1,666	1,716,405	2,240,124	108,874	2,324
Totals.....	3,521,745	8,220	7,358,336	175,109	170,999,917	2,827	2,928,659	4,086,415	256,332	4,422

SICK AND FUNERAL.

In Canada.....	197,837	1,961	4,050	32,830	1,585,000	.....	209,547	209,544	6,815	100
In other countries.....	82,065	1,144	3,600	12,325	605,500	.....	80,842	79,543	4,143	.....
Totals.....	279,902	3,105	7,650	45,155	2,190,500	.....	290,389	289,087	10,958	100

FRATERNAL BENEFIT SOCIETIES—ASSETS AS AT DEC. 31, 1918.

Society.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Policy Loans (Liens arising out of readjustment).	Bonds and Debentures.	Stocks.	Cash.	Interest and Rents Due and Accrued.	Due from Members.	Other Assets.	Total Assets.
*Alliance Nationale.....	\$ 93,911	2,534,326	.....	†773,730	629,047	.....	.....	\$ 76,550	43,032	.....	4,150,596
*Artisans Canadiens.....	130,000	714,380	.....	282,345	3,038,064	.....	.....	42,942	17,263	.....	4,224,994
*Catholic Mutual Benefit Association.....	.....	122,500	.....	61,699	493,818	.....	28,521	17,054	36,259	2,336	762,187
Commercial Travellers Mutual Benefit Society.....	.....	33,755	.....	23,908	88,932	.....	8,855	2,851	98	330	158,729
*Independent Order of Foresters.....	1,181,722	4,129,138	4,289,768	24,871,870	11,074,444	461,750	126,160	586,889	40,534	23,123	46,785,398
*Woodmen of the World.....	22,490	255,862	.....	.....	542,702	.....	93,675	21,621	27,783	500	964,633
Totals.....	1,428,123	7,789,961	4,289,768	26,013,552	15,867,007	461,750	257,211	747,907	164,969	26,289	57,046,537

\*Including Sickness and Funeral Business. †Including \$100,578.91, loans secured on the Society's policies assigned as collateral.  
\*There are included in the bonds and debentures of this society investments in certain bonds for which the Department has not been able to ascertain that there is a market value at the present time.



9 GEORGE V, A. 1919

## FRATERNAL BENEFIT SOCIETIES—LIABILITIES AS AT DEC. 31, 1918.

Society.	Net Liability for payments due under contracts (unsettled claims.)	Net Liability under contracts in force for payments not due (Reserve).	All other Liabilities.	Total Liabilities.
(a) *Alliance Nationale.....	56,850	†3,847,000	98,056	4,001,906
(b) *Artisans Canadiens.....	120,941	†4,044,000	44,552	4,209,493
(c) *Catholic Mutual Benefit Association.....	69,710	982,913	.....	1,052,623
(d) Commercial Travellers Mutual Benefit Society .....	10,250	147,782	480	158,512
(e) *Independent Order of Foresters.....	302,912	†43,759,777	1,967,164	46,029,853
(f) *Woodmen of the World.....	41,987	793,470	824	836,281
Totals.....	602,650	53,574,942	2,111,076	56,288,668

\*Including the Sickness and Funeral Department. †Estimated. ‡Including a Special reserve of \$1,600,000.

(a) This Association was incorporated by a Special Act of Parliament during the 1917 session with powers to acquire the assets and assume the liabilities of the Provincial Association of the same name operating under a charter granted by the Province of Quebec in 1892. The Association was licensed in December, 1917, and now operates under the provisions of the Insurance Act, 1917, of Canada. By the said Special Act the Association is required to maintain such reserve as the Superintendent of Insurance determines to be necessary, having regard to the benefits granted and the rates of contribution therefor.

(b) This Association was incorporated by a Special Act of Parliament during the 1917 session with powers to acquire the assets and assume the liabilities of the Provincial Association of the same name operating under a charter granted by the Province of Quebec in 1877. The association was licensed in December, 1918, and now operates under the provisions of the Insurance Act, 1917, of Canada. By said Special Act the Association is required to maintain such reserve as the Superintendent of Insurance determines to be necessary, having regard to the benefits granted and the rates of contribution therefor.

(c) The Association is operating under the provisions of the Insurance Act, 1917, and is required to make assessments adequate with its other available funds to meet all obligations under its policies without deduction or abatement. The Association is not required by the Insurance Act (See Sec. 107) to maintain the reserve which is required of ordinary life insurance companies. In pursuance of a resolution passed at the triennial convention of the Association in August, 1913, the Grand Trustees sought and procured legislation during the 1914 session of Parliament authorizing the Grand Trustees to increase the rates of members to an amount sufficient to make the Association actuarially solvent. A revised schedule of rates prepared in pursuance of the said resolution and legislation came into effect on July 1, 1915.

(d) The society is operating under the assessment system and by the provisions of the Insurance Act is required to make assessments adequate with its other available funds to meet all obligations under its policies without deduction or abatement. While not required by the Insurance Act (See Sec. 107) to maintain the reserve which is required of ordinary life insurance companies, the Society on 1st January 1916, put into effect a readjustment of rates and benefits with the object of thereafter transacting business on an actuarial basis and maintaining an adequate reserve.

(e) The constitution and laws of this society adopted in 1913 provide that the Executive Council shall have power at any time to order such extra assessments as may be necessary to fulfil the requirements of any Act of the Parliament of Canada which may at any time be in force. The Act, 5 George V, chapter 75 requires the society to maintain in respect of all its outstanding mortuary benefit certificates or policies a reserve on the basis of the Foresters experience and four per cent annual interest.

(f) This Order is a friendly Society incorporated by Special Act of the Parliament of Canada and operates under the provisions of the Insurance Act. While not required by the Insurance Act, (See Sec. 107) to maintain the reserve which is required of ordinary life insurance companies the Order, on the 1st July, 1914, put into effect a readjustment of rates and benefits with the object of thereafter transacting business on an actuarial basis and maintaining an adequate reserve.



## SESSIONAL PAPER No. 9

## FRATERNAL BENEFIT SOCIETIES—INCOME 1918.

Societies.	Premiums	Fees and dues.	Interest, dividends and Rents	Gross profit on sale or maturity of Ledger Assets.	All other Income.	Total Income.
	\$	\$	\$	\$	\$	\$
*Alliance Nationale.....	478,790	30,870	211,245	.....	73,774	794,679
*Artisans Canadiens.....	787,147	98,568	202,832	69	5,543	1,094,159
*Catholic Mutual Benefit Association...	301,393	16,049	34,508	.....	.....	351,950
Commercial Travellers Mutual Benefit Society.....	43,244	3,402	6,822	.....	.....	53,468
*Independent Order of Foresters.....	3,801,647	.....	2,075,240	405,390	30,101	6,312,378
*Woodmen of the World.....	150,116	11,336	49,674	.....	429	211,555
Totals.....	5,562,337	160,225	2,580,321	405,459	109,847	8,818,189

\*Including Sickness and Funeral Department.

## FRATERNAL BENEFIT SOCIETIES—DISBURSEMENTS 1918.

Societies.	Paid to Members.	All other Disbursements.	Total Disbursements.
	\$	\$	\$
*Alliance Nationale.....	519,145	123,701	642,846
*Artisans Canadiens.....	688,256	113,272	801,528
*Catholic Mutual Benefit Association.....	332,208	25,359	357,567
Commercial Travellers Mutual Benefit Society.....	28,000	4,413	32,413
*Independent Order of Foresters.....	4,592,191	770,297	5,362,488
*Woodmen of the World.....	100,887	27,264	128,151
Totals.....	6,260,687	1,064,306	7,324,993

\*Including Sickness and Funeral Department.



9 GEORGE V, A. 1919

FRATERNAL BENEFIT SOCIETIES—AMOUNTS OF LIFE INSURANCE  
TERMINATED DURING 1918.

Societies.	Amount Terminated by						
	Death.	Maturity.	Disabil- ity.	Old Age. annuity granted.	Surrender and Decrease.	Lapse.	Total.
	\$	\$	\$	\$			
Alliance Nationale.....	377,539	118,750	.....	.....	24,250	1,081,425	1,601,964
Artisans-Canadiens.....	610,293	.....	15,000	.....	47,183	1,246,877	1,919,353
Catholic Mutual Benefit Asso- ciation.....	337,645	.....	.....	.....	15,267	425,500	778,412
Commercial Travellers Mu- tual Benefit Society.....	36,000	.....	.....	.....	.....	77,000	113,000
Independent Order of Fores- ters.....	2,902,412	26,247	147,305	1,094,737	.....	10,229,689	14,400,390
Woodmen of the World.....	117,120	.....	.....	.....	344,130	.....	461,250
Totals for 1918.....	4,381,009	144,997	162,305	1,094,737	430,830	13,060,491	19,274,369
Totals for 1917.....	1,825,695	.....	.....	8,266,146	.....	.....	10,091,841

WAR CLAIMS INCURRED BY INSURANCE COMPANIES  
IN CANADA.

With a view to ascertaining the extent to which the life insurance com-  
panies in Canada have been affected by the war, a circular was sent to each  
company asking for the figures showing the war claims incurred during the  
year 1918. The claims were further classified in the four years 1914, 1915, 1916  
and 1917, according as were incurred under policies held by

- (A) Enlisted soldiers killed in action, or dying from wounds;
- (B) Enlisted soldiers dying from other causes; and,
- (C) Other persons engaged in war service or civilians dying as a result  
of military operations.

In 1918 section (B) is divided as follows:—

- Enlisted soldiers dying from—
  - (1) Influenza, pneumonia or grippe,
  - (2) All other causes.

In order that the enquiry might be as comprehensive as possible the circular  
was directed to the life insurance companies and the large number of fraternal  
societies operating under Provincial Licenses as well as to all such companies  
and societies licensed by this Department.

Returns have now been received from all companies and societies with the  
exception of a few small Provincial fraternal societies the figures for which will  
not appreciably affect the totals. The tabulation of the figures received  
together with those of previous years gives the following results:—



## SESSIONAL PAPER No. 9

## WAR CLAIMS INCURRED.

	Dominion Licensees.		Provincial Licensees.
	Canadian Policy-holders.	British and Foreign Policy-holders of Canadian Companies.	
In the year 1914—	\$	\$	\$
A.....	15,793	55,827	1,000
B.....	1,622	.....	1,000
C.....	.....	.....	.....
	17,415	55,827	2,000
In the year 1915—			
A.....	1,607,342	140,380	114,746
B.....	190,684	15,742	18,500
C.....	141,709	19,138	7,585
	1,939,735	175,260	140,831
In the year 1916—			
A.....	4,318,839	279,141	426,711
B.....	226,987	8,110	50,411
C.....	15,112	6,597	1,500
	4,560,938	293,848	478,622
In the year 1917—			
A.....	5,011,994	263,248	721,977
B.....	375,760	17,724	45,885
C.....	241,478	12,802	23,855
	5,629,232	293,774	791,717
In the year 1918—			
A.....	4,181,843	336,749	599,935
B (1).....	299,695	39,231	30,550
B (2).....	453,814	46,037	51,867
C.....	72,746	16,368	2,770
	5,008,098	438,385	685,122
Grand totals.....	17,155,418	1,257,094	2,098,292

## INFLUENZA CLAIMS INCURRED BY INSURANCE COMPANIES IN CANADA.

The epidemic of Spanish influenza which affected Canada during the latter part of the year 1918 was of so widespread a nature and occasioned so many deaths either directly or indirectly through consequent diseases that it has been deemed advisable to obtain a summary of the resulting losses incurred by life insurance companies in Canada.

The returns were made at the same time and received from the same sources as the war claims. The figures include claims incurred on account of enlisted soldiers dying from influenza, pneumonia, or grippe, shown under B (1) above. The results are as follows:—



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### DEATH CLAIMS DURING OCTOBER, NOVEMBER, AND DECEMBER, 1918, DUE TO INFLUENZA, PNEUMONIA, OR GRIPPE.

	Dominion Licensees.	Provincial Licensees.
Canadian policyholders.....	\$ 7,791,698	\$ 1,070,256
British and foreign policyholders of Canadian Companies.....	941,352	.....
	8,733,050	1,070,256

### LIFE INSURANCE IN CANADA, 1918.

The tables and detailed statements to be found in this report contain the figures of companies licensed by this Department only, and as there are a number of companies operating under provincial licenses the figures cannot be taken as a record of the entire life insurance business in Canada. The statistics for the provincial companies can be obtained later in the year from the reports of the various provincial governments but as it is desirable to have the figures combined so that a complete statement of the entire Canadian business can be obtained without reference to separate reports, the following table has been prepared from the figures appearing elsewhere in this volume respecting Dominion licensees and from replies received to a circular letter of inquiry sent by the Department to Provincial licensees early in the present year.

The number of provincial licensees contributing to the compilation is 53, of which 48 are fraternal societies. Of these fraternal societies, 33 are Provincial and 15 are foreign societies. All the ordinary life insurance companies are Provincial corporations and 3 of these companies transacted business in provinces other than those in which their Head Offices were situated.

Business transacted by	Net Insurance written.	Net Insurance in force Dec.31,1918.	Net premiums received.	Net losses paid.
	\$	\$	\$	\$
Dominion licensees -				
(a) Life companies.....	307,094,809	1,765,376,691	62,232,423	28,235,770
(b) Fraternal.....	5,549,171	129,050,067	2,663,510	3,041,467
Totals.....	312,643,980	1,894,426,758	64,895,933	31,277,237
Provincial licensees -				
(a) Provincial companies within province by which they are incorporated.				
(i) Life companies.....	2,592,735	8,704,055	289,418	70,451
(ii) Fraternal.....	961,215	102,454,033	2,271,658	2,189,537
(b) Provincial companies in provinces other than those by which they are incorporated.				
(i) Life companies.....	1,570,420	4,051,813	112,131	20,500
(ii) Fraternal.....	753,950	45,197,850	855,254	945,946
(c) British and foreign companies..				
(i) Fraternal.....	2,107,950	40,296,864	715,553	666,447
Totals for Provincial Companies.....	7,986,270	200,704,615	4,244,014	3,892,881
Grand totals.....	320,630,250	2,095,131,373	69,139,947	35,170,118



## STATEMENT

SHOWING THE MOVEMENT OF SECURITIES DURING THE SIX  
MONTHS ENDED

JUNE 30, 1918 (Pages 175 to 207).

DECEMBER 31, 1918 (Pages 208 to 243).



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918.

BONDS AND DEBENTURES PURCHASED.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Alliance Nationale.....	Dom. of Canada War Loan, 5½ p.c., 1937.....	250,000 00	102,115 79	Dom. Government.
	Municipal deb. 6 p.c.....	7,190 00	7,000 00	Municipality.
		257,190 00	109,115 79	
Ancient Order of Foresters.....	Dom. of Canada War Loan, 5½ p.c., 1937.....	88,000 00	86,845 44	C. H. Burgess & Co.
	Prov. of British Columbia, 5 p.c., 1928.....	20,000 00	17,819 10	W. A. Mackenzie & Co.; part exchange for Maisonneuve.
	Prov. of Ontario, 6 p.c., 1928	5,000 00	5,000 00	Brent, Noxon & Co.
	Municipal debts., 5½ p.c.....	334 52	334 52	Interest added to principal.
	“ 6 p.c.....	1,069 94	1,069 94	Accepted for unpaid interest.
	Accumulation of book values towards par.....		365 54	
		114,404 46	111,434 54	
Canada Life.....	Dom. of Canada Treasury Notes, 5 p.c.....	50,000 00	47,687 50	Dom. Securities Corp.
	Dom. of Canada War Loan, 5½, 1922.	2,034,750 00	1,993,693 55	Dom. Government.
	“ “ 5½, 1922.	2,000 00	1,977 50	Wm. McBrady.
	“ “ 5½, 1922.	500 00	500 00	R. K. Walkem.
	“ “ 5½, 1937.	3,407,500 00	3,377,103 40	Dom. Government.
	Prov. of Manitoba, 6 p.c., 1928	75,000 00	73,620 00	Dom. Securities Corp.
	Prov. of New Brunswick, 6 p.c., 1928.....	50,000 00	49,080 00	A. E. Ames & Co.
	Prov. of Saskatchewan, 5 p.c., 1932	100,000 00	84,570 95	Dom. Securities Corp.
	Municipal debts., 4½ p.c..	61,000 00	57,462 00	McNeill & Young.
	“ “ 5 p.c..	28,000 00	26,822 30	Housser, Wood & Co...
	“ “ 5 p.c..	103,000 00	89,011 70	Dom. Securities Corp.
	“ “ 5 p.c..	9,519 02	8,660 97	Mulholland, Bird & Graham.
	“ “ 5½ p.c...	5,055 50	4,775 36	Housser, Wood & Co.
	“ “ 5½ p.c...	6,254 48	6,062 29	Mulholland, Bird & Graham.
	“ “ 6 p.c..	50,000 00	49,470 00	A. E. Ames & Co.
	“ “ 6 p.c..	4,101 55	4,101 55	Exchanged for coupons past due.
	“ “ 6 p.c..	52,345 44	51,314 47	W. A. McKenzie & Co.
	“ “ 6 p.c..	10,120 34	9,884 81	Brent, Noxon & Co.
	“ “ 6 p.c..	6,749 70	6,666 55	Mulholland, Bird & Graham.
	Rural Telephone debts., 7 p.c..	2,200 00	2,165 68	Brent, Noxon & Co.
	“ “ 7 p.c...	24,185 89	23,842 47	W. L. McKinnon & Co.
	“ “ 7½ p.c..	135,098 15	137,177 62	“ “
	“ “ 8 p.c...	52,198 64	54,325 45	“ “
	Accumulation of book values towards par.....		2,140 61	
		6,269,578 71	6,162,116 77	
Capital Life.....	Dom. of Canada War Loan, 5 p.c., 1931.....	14,000 00	13,065 00	Greenshields & Co.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	125,410 33	124,161 53	“ “
	Municipal debts., 5 p.c.....	20,000 00	15,216 50	Wood, Gundy & Co.
	“ “ 5 p.c.....	13,000 00	9,906 00	W. A. Mackenzie & Co.
	“ “ 6 p.c.....	15,000 00	13,690 50	Wood, Gundy & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Capital Life— <i>Con.</i> .....	Accumulation of book values towards par.....		776 03	
		187,410 33	176,815 56	
C.M.B.A.....	Anglo-French Bonds, 5 p.c. 1920	25,000 00	23,489 72	Thornton, Davidson & Co. Montreal, P.Q.
	Accululation of book values towards par.....		389 11	
		25,000 00	23,878 83	
Commercial Travellers	Prov. of British Columbia, 5 p.c., 1928.....	10,000 00	8,910 00	Brent, Noxon & Co.
	Prov. of New Brunswick, 6 p.c. 1928.....	5,000 00	4,954 00	" "
	Prov. of Ontario, 6 p.c., 1928..	6,000 00	6,000 00	" "
		21,000 00	19,864 00	
Confederation Life....	Dom. of Canada War Loan, 5½ p.c., 1937.....	2,023,750 00	2,023,750 00	Dom. Government.
	Prov. of Manitoba, 6 p.c., 1928	50,000 00	48,080 00	Wood, Gundy & Co.
	Prov. of Saskatchewan, 5 p.c., 1932.....	100,000 00	83,760 00	" "
	Municipal debs., 7 p.c.....	15,000 00	15,317 98	Municipality.
		2,188,750 00	2,170,907 98	
Continental Life.....	Dom. of Canada War Loan,			
	" " 5½ p.c., 1922	100,000 00	99,107 98	Dom. Government.
	" " 5½ p.c., 1922	100 00	99 72	H. S. French.
	" " 5½ p.c., 1922	100 00	99 11	T. R. Barnes.
	" " 5½ p.c., 1922	100 00	100 00	M. G. Bridges.
	" " 5½ p.c., 1927	100 00	100 00	A. F. Deverell.
	" " 5½ p.c., 1937	400,000 00	111,240 30	Dom. Govt. (balance of instalments).
	Prov. of British Columbia, 5 p.c., 1928.....	100,000 00	88,278 08	W. A. Mackenzie & Co.
	Accumulation of book values towards par.....		242 43	
		500,400 00	299,267 62	
Crown Life.....	Dom. of Canada Gold Notes, 5 p.c., 1919.....	10,000 00	9,375 00	Sterling Bank.
	Dom. of Canada Gold Notes, 5 p.c., 1919.....	10,000 00	9,575 00	Guaranty Trust.
	Dom. of Canada War Laon, 5½ p.c., 1937.....	200,000 00	80,347 50	Dom. Government.
	Anglo-French, 5 p.c.....	25,000 00	22,312 50	Guaranty Trust.
	Govt. of Newfoundland, 6½ p.c., 1928.....	10,000 00	10,000 00	Canada Bond Corp.
	Municipal debs., 6 p.c.....	9,000 00	8,548 30	" "
	" " 6 p.c.....	10,000 00	9,200 00	Housser, Wood & Co.
	" " 6½ p.c.....	9,157 21	9,157 21	W. Mackenzie & Co.
			1,218 90	Coupons returned unpaid
	Profit and loss entry reversed.		1,386 68	
	Accumulation of book values towards par.....		534 27	
		283,157 21	161,655 36	
Dominion Life.....	Dom. of Canada War Loan,, 5½ p.c., 1922	1,000 00	1,000 00	W. Stockdale.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Continued.*BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts	\$ cts.	
Dominion Life— <i>Con...</i>	Dom. of Canada War Loan,			
	" " 5½ p.c., 1922	50 00	50 00	F. R. Elliott.
	" " 5½ p.c., 1922	100 00	100 00	J. M. Clark.
	" " 5½ p.c., 1922	100 00	100 00	F. W. Hern.
	" " 5½ p.c., 1922	50 00	50 00	W. Cooke.
	" " 5½ p.c., 1922	50 00	50 00	W. J. Ferguson.
	" " 5½ p.c., 1922	50 00	50 00	Tompkins.
	" " 5½ p.c., 1922	100 00	100 00	Miss Porter.
	" " 5½ p.c., 1922	1,050 00	1,050 00	E. E. Bellamy.
	" " 5½ p.c., 1927	50 00	50 00	F. R. Elliott.
	" " 5½ p.c., 1937	50 00	50 00	"
	5½ p.c., 1937	217,233 46	217,233 46	Dom. Govt.
	Prov. of Manitoba, 6 p.c., 1928.	30,000 00	29,223 00	A. E. Ames & Co.
	Municipal debts., 5 p.c.....	585 01	508 66	W. F. Morgan Dean & Co
	" " 5½ p.c.....	300 00	197 21	" "
	" " 6 p.c.....	751 12	751 12	Reversal. #
	" " 7½ p.c.....	13,300 00	13,509 07	H. O'Hara & Co., Tor- onto.
		264,819 59	264,072 52	
Excelsior Life.....	Dom. of Canada War Loan 5½ p.c., 1922.....	49,000 00	48,448 75	Kerr Fleming & Co.
	Dom. of Canada War Loan, 5½ p.c., 1922.....	25,000 00	24,718 75	Brouse, Mitchell & Co.
	Dom. of Canada War Loan, 5½ p.c., 1937.....		202,531 94	Dom. Govt. (balance due on allotment of 587,500.00).
	Govt. of Newfoundland, 6½ p.c.	5,000 00	5,000 00	Brouse, Mitchell & Co.
		79,000 00	280,699 44	
Great West Life.....	Dom. of Canada War Loan, 5 p.c., 1937.....	50,000 00	46,750 00	Ed. Brown & Co.
	Dom. of Canada War Loan, 5½ p.c.....	3,379,000 00	3,354,655 96	Dom. Govt.
	Prov. of Man., 5 p.c., 1920.....	5,000 00	4,763 00	Ed. Brown & Co.
	" " 6 p.c., 1928.....	50,000 00	48,185 00	Provincial Treasurer.
	Prov. of Nova Scotia, 6 p.c., 1928	15,000 00	14,925 00	W. F. Mahon & Co.
	Hydro-Electric Power Com- mission, Ont., 4 p.c.....	80,000 00	51,608 00	Morrow & Jellet.
	Municipal debts., 7 p.c.....	12,500 00	12,500 00	Kerr Fleming & Co.
	" " 7 p.c.....	6,000 00	6,050 00	Municipality.
	" " 7 p.c.....	5,000 00	5,000 00	Nay & James.
	Rural Tel. Co. debts., 7 p.c.....	45,700 00	45,180 85	H. O'Hara & Co.
	" " 7 p.c.....	27,000 00	26,612 00	Kerr, Fleming & Co.
	" " 7 p.c.....	22,100 00	21,418 66	W. L. McKinnon & Co.
	" " 7½ p.c.....	25,500 00	25,900 65	Ed. Brown & Co.
	" " 7½ p.c.....	91,700 00	91,945 08	W. L. McKinnon & Co.
	" " 7½ p.c.....	16,800 00	17,063 82	Kerr, Fleming & Co.
	" " 7½ p.c.....	17,600 00	17,698 97	J. A. Thompson.
	" " 7½ p.c.....	13,200 00	13,200 00	Company direct.
	" " 7½ p.c.....	24,200 00	24,779 10	Nay & James.
	" " 7½ p.c.....	10,900 00	11,069 82	W. L. McKinnon & Co.
	" " 8 p.c.....	13,900 00	14,334 65	Bond & Debenture Cor- poration.
	" " 8 p.c.....	2,800 00	2,932 92	Kerr, Fleming & Co.
	School Dist. debts., 5 p.c.....	1,000 00	797 50	Ed. Brown & Co.
	" " 6½ p.c.....	16,000 00	15,463 40	W. Ross Alger & Co.
	" " 7 p.c.....	9,000 00	8,973 65	" " "
	" " 7 p.c.....	4,500 00	4,550 00	School District.
	" " 7 p.c.....	26,300 00	26,064 00	Local Govt. Board.
	" " 7 p.c.....	2,000 00	1,977 10	Kerr, Fleming & Co.
	" " 7 p.c.....	3,500 00	3,481 48	Nay & James.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Great West Life— <i>Con.</i>	School Dist. debts., 7½ p.c.....	5,665 00	5,665 00	Goldman & Co.
	" " 7½ p.c.....	2,000 00	2,021 94	"
	" " 7½ p.c.....	4,300 00	4,350 05	Kerr, Fleming & Co.
	" " 7½ p.c.....	1,600 00	1,625 40	Nay & James.
	Grand Trunk Pacific Ry. Co., g'teed by Dom. of Can. 4 p.c., 1962.....	83,106 00	56,304 31	W. L. Mackenzie & Co.
		4,072,871 00	3,987,847 31	
Imperial Life.....	Dom. of Canada War Loan, 5½ p.c., 1922, 1927 & 1937.....	15,075 00	14,925 58	Balance of subscription.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	2,093,500 00	2,074,410 13	" "
	Dom. of Canada War Loan, 5½ p.c., 1937.....	500 00	495 55	Dr. T. Low, Regina.
	Government of Jamaica Stock, 4 p.c.....	48,666 66	39,949 93	Dominion Securities.
	Prov. of Manitoba, 6 p.c., 1928.	100,000 00	96,003 72	" "
	Prov. of New Brunswick, 6 p.c. 1928.....	50,000 00	50,002 19	A. E. Ames & Co.
	Prov. of Ontario, 4½ p.c., 1925.	10,000 00	9,189 52	Bankers Bond Co., Ltd.
	Prov. of Saskatchewan, 5 p.c., 1932.....	100,000 00	86,053 82	Dominion Securities.
	Municipal Debts., 5 p.c.....	100,000 00	93,853 66	" "
	" 6 p.c.....	45,000 00	43,934 30	Wood, Gundy & Co.
	" 6 p.c.....	60,000 00	58,835 38	Dominion Securities.
	Can. Northern Western Ry., g'teed by Prov. of Alberta, 4½ p.c.....	50,000 00	37,514 30	Morrow & Jellett.
	Accumulation of book values towards par.....		8,494 06	
		2,672,741 66	2,613,662 14	
I. O. F.....	United States Liberty Loan...	1,250 00	1,250 00	Antwerp Nat'l Bk., N.Y
	Andrews Lumber Co.....	45,550 00	45,550 00	Company.
	Bay Cities Water Co.....	10,000 00	10,000 00	"
	Graham County Land & Timber Co.....	62,500 00	62,500 00	"
	National Wood Products Co...	496,715 42	496,715 42	"
	New York District Realty Co.	121,601 71	121,601 71	"
	New York Steam Co.....	20,000 00	20,000 00	"
	Security Trust Co.....	109,122 59	109,122 59	"
	Union Water Development Co.	75,431 96	75,431 96	"
	Windsor & Essex Rapid R.Co.	21,050 00	21,050 00	"
		963,221 68	963,221 68	
	Security Trust Co., Bonds.....	20,000 00	132,498 53	Trans. from Mortuary to Sick & Funeral Dpt.
London Life.....	Dom. of Canada War Loan, 5½ p.c., 1922	150,000 00	135,000 00	Dom. Govt.
	" " 5½ p.c., 1927	350,000 00	315,000 00	"
	" " 5½ p.c., 1937	800,000 00	46,456 75	"
	Prov. of Manitoba, 6 p.c., 1928	40,000 00	38,546 00	Dom. Securities Corp.
	Prov. of Ont., 4 p.c., 1926.....	25,000 00	21,707 50	Canada Bond Corp.
	Prov. of Ont., 6 p.c., 1928.....	50,000 00	49,080 00	Wood, Gundy & Co.
	Municipal debts., 4 p.c.....	18,006 67	13,001 00	Brent, Noxon & Co.
	" 5 p.c.....	3,420 49	3,163 12	Canada Bond Corp.
	" 5½ p.c.....	11,275 00	10,192 49	Mulholland, Bird & Gra- ham.
	" 5½ p.c.....	25,147 96	22,082 93	A. E. Ames & Co.
	" 5½ p.c.....	15,909 49	15,166 90	Canada Bond Corp.
	" 5½ p.c.....	30,000 00	28,286 77	Wood, Gundy & Co.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies during the six months ended June 30, 1918.—*Continued.*BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
London Life.....	Municipal debts., 6 p.c.....	16,226 18	16,004 94	W. A. Mackenzie.
	" 6 p.c.....	52,715 57	48,020 75	C. H. Burgess & Co.
	" 6 p.c.....	63,829 93	62,074 79	Canada Bond Corp.
	" 6 p.c.....	22,846 85	21,941 67	Mulholland, Bird & Graham.
	Can. Northern Ry. Co., 4 p.c. (g'teed by Man.).....	9,733 33	7,672 78	A. E. Ames & Co.
	Grand Trunk Pacific Ry., Branch Lines Co., 1st Mtge. 4 p.c. (g'teed by Alta.).....	21,870 00	15,196 72	Dom. Securities Corp.
	Accumulation of book values towards par.....		1,022 89	
		1,655,981 47	869,618 00	
Manufacturers Life....	Dom. of Canada War Loan, 5 p.c., 1937.....	300,000 00	279,187 50	Kerr, Fleming & Co.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	3,256,700 00	2,867,754 98	Dom. Govt.
	Municipal debts., 6 p.c.....	4,077 92	4,077 92	Town of Battleford.
	" 8 p.c.....	6,800 00	6,800 00	W. L. McKinnon & Co.
	School Districts, 7 p.c.....	4,300 00	4,195 40	Dept. of Education.
	" 7 p.c.....	2,800 00	2,767 93	W. L. McKinnon & Co.
	" 7 p.c.....	3,040 00	2,985 58	W. Ross Alger & Co.
	" 7 p.c.....	16,180 00	15,930 22	Goldman & Co.
	" 7½ p.c.....	4,600 00	4,600 00	Kerr, Fleming & Co.
	" 7½ p.c.....	29,700 00	30,098 14	" "
	" 7½ p.c.....	1,800 00	1,820 95	Brent, Noxon & Co.
	" 8 p.c.....	2,000 00	2,045 90	Kerr, Fleming & Co.
	" 8 p.c.....	600 00	78 91	School District.
	Rural Tel. Co., 7 p.c.....	1,600 00	1,575 04	W. L. McKinnon & Co.
	" 7½ p.c.....	2,600 00	2,600 00	" "
	" 7½ p.c.....	70,600 00	71,601 04	" "
	" 7½ p.c.....	47,400 00	47,818 64	Kerr, Fleming & Co.
	" 7½ p.c.....	3,600 00	3,600 00	Mulholland, Bird & Graham.
	" 7½ p.c.....	22,000 00	22,349 80	McNeill & Young.
	" 7½ p.c.....	3,800 00	3,890 93	Goldman & Co.
	" 7½ p.c.....	12,700 00	12,897 87	W. L. McKinnon & Co.
	" 8 p.c.....	92,400 00	95,922 76	" "
	" 8 p.c.....	2,000 00	2,099 50	C. H. Burgess & Co.
	" 8 p.c.....	9,900 00	10,369 95	Kerr, Fleming & Co.
	" 8 p.c.....	1,000 00	1,032 36	Mulholland, Bird & Graham.
	Hydro Electric Power Commission, 4 p.c.....	500,000 00	341,175 00	R. C. Matthews & Co.
	Accumulation of book values towards par.....		12,901 54	
		4,402,197 92	3,852,177 86	
Monarch Life.....	Dom. of Canada War Loan, 5½ p.c., 1922	100 00	98 62	Wm. Hawcroft.
	" " 5½ p.c., 1922	100 00	98 00	D. W. Campbell.
	" " 5½ p.c., 1922	50 00	49 25	A. McRae.
	" " 5½ p.c. { 1922	100 00	100 00	H. F. White.
	" " 5½ p.c., 1927			
	" " 5½ p.c., 1922	50 00	49 00	I. A. Steinberg.
	" " 5½ p.c., 1937	500 00	491 03	E. L. Taylor.
	" " 5½ p.c.....		100,000 00	Installments.
	" " 5½ p.c., 1927	100 00	98 25	M. Kirchener.
	Anglo-French External Loan, 5 p.c., 1920.....	5,000 00	4,628 00	Ed. Brown & Co.
	Municipal debts., 6 p.c.....	2,000 00	1,892 88	W. R. Alger & Co.
	" 7 p.c.....	5,000 00	4,904 50	" "



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Monarch Life—Cqn....	Municipal debts., 7 p.c.....	3,000 00	2,862 90	Wood, Gundy & Co.
	" 7 p.c.....	3,000 00	2,943 06	W. L. McKinnon & Co.
	" 7 p.c.....	5,000 00	4,907 50	W. R. Alger & Co.
	Schoo District debts.....	120 00	120 00	Charged back.
	Rural Telephone Co., 7 p.c....	7,000 00	6,784 19	Bond & Debenture Corp
	" " 7½ p.c....	5,500 00	5,542 95	" "
	" " 7½ p.c....	4,100 00	4,164 41	Ed. Brown & Co.
	" " 8 p.c....	10,657 50	11,067 75	W. L. McKinnon & Co.
	" " 8 p.c....	19,800 00	20,419 14	Bond & Debenture Corp.
		66,167 50	171,221 63	
Mutual Life.....	Dom. of Canada War Loan, 5½ p.c., 1937.....	3,725,600 00	3,728,041 43	Dom. Governmnet.
	Prov. of British Columbia, 5 p.c., 1928.....	50,000 00	44,169 86	W. A. McKenzie & Co.
	Prov. of Nova Scotia, 3½ p.c., 1942.....	973 33	725 20	W. L. McKinnon & Co.
	Prov. of Nova Scotia, 3½ p.c., 1954.....	15,573 34	10,879 03	" "
	Municipal debts, 6%.....	10,585 40	10,654 17	" "
	" 6 p.c.....	100,000 00	100,657 53	" "
	" 6 p.c.....	50,000 00	49,921 74	Wood Gundy & Co.
	Accumulation of book values towards par.....		4,163 68	
		3,952,732 07	3,949,212 64	
National Life.....	Dom. of Canada War Loan, 5 p.c., 1925.....	800 00	749 76	Goldman & Co.
	Dom. of Canada War Loan, 5½ p.c., 1922.....	1,200 00	1,185 50	Policyholders.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	350 00	345 65	Policyholders.
	Hydro-Electric Power Comm, 4 p.c., 1957.....	15,000 00	10,155 00	R. C. Matthews & Co.
	Prov. of British Columbia, 5 p.c., 1928.....	5,000 00	4,455 00	Brent, Noxon & Co.
	Prov. of Manitoba, 6 p.c., 1928.	10,000 00	9,816 00	R. C. Matthews & Co.
	Prov. of New Brunswick, 6 p.c. 1928.....	5,000 00	4,954 00	Kerr, Fleming & Co.
	Prov. of Ontario, 6 p.c., 1928..	6,500 00	6,500 00	" "
	Prov. of Saskatchewan, 5 p.c., 1932.....	10,000 00	8,605 00	Dom. Securities Corp.
	Prov. of Saskatchewan, 5 p.c., 1932.....	10,000 00	8,906 00	A. W. Mackenzie & Co.
	Municipal debts., 4 p.c.....	486 66	352 39	Dom. Securities Corp.
	" 4½ p.c.....	1,873 66	1,265 86	" "
	" 4½ p.c.....	2,433 32	1,940 02	F. G. Strathy.
	" 4½ p.c.....	2,920 00	2,192 65	R. C. Matthews & Co.
	" 5 p.c.....	3,000 00	2,437 80	F. G. Strathy.
	" 5 p.c.....	5,000 00	4,634 00	A. Angus, Macdonald.
	" 5 p.c.....	1,000 00	850 00	Imperial Bank, Toronto
	" 5 p.c.....	8,000 00	5,900 00	W. S. Macomber.
	" 5 p.c.....	1,000 00	810 00	Eastern Securities Corp.
	" 5 p.c.....	4,935 02	4,618 13	Kerr, Fleming & Co.
	" 5 p.c.....	5,000 00	4,247 50	McNeill & Young.
	" 5 p.c.....	4,921 19	4,384 78	W. A. MacKenzie & Co.
	" 5 p.c.....	3,000 00	2,627 10	R. C. Matthews & Co.
	" 5 p.c.....	2,361 86	2,009 57	W. L. McKinnon & Co.
	" 5½ p.c.....	4,573 11	4,390 96	Kerr, Fleming & Co.
	" 5½ p.c.....	3,000 00	2,790 00	A. Angus Macdonald.
	" 5½ p.c.....	9,500 00	8,563 30	R. C. Matthews & Co.
	" 6 p.c.....	5,017 57	4,500 41	C. H. Burgess & Co.
	" 6 p.c.....	4,409 28	4,256 76	Brent, Noxon & Co.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918.—*Continued.*BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
National Life— <i>Con ...</i>	Municipal debts., 6 p.c.....	4,329 68	4,059 84	W. L. McKinnon.
	" 6 p.c.....	12,500 00	12,450 00	Dom. Securities Corp.
	" 6 p.c.....	5,882 85	5,380 89	A. E. Ames & Co.
	Accumulation of book values towards par.....		2,332 94	
		158,994 20	142,666 81	
North American Life..	Dom. of Canada War Loan, 5½ p.c., 1937.....	900,000 00	900,000 00	Dom. Government.
	Prov. of Ontario, 6 p.c., 1928...	10,500 00	10,500 00	A. E. Ames & Co.
	Municipal debts., 5 p.c.....	5,000 00	4,518 50	Housser, Wood & Co.
	" 5½ p.c.....	32,177 96	28,912 25	W. A. MacKenzie & Co.
	" 5½ p.c.....	5,830 64	5,571 04	Housser, Wood & Co.
	" 6 p.c.....	15,000 00	14,529 00	Wood, Gundy & Co.
	" 6 p.c.....	8,284 34	7,997 78	Mulholland, Bird & Graham.
	" 6 p.c.....	10,000 00	9,969 00	Housser, Wood & Co.
	" 6 p.c.....	270 30	270 30	Received in exchange for interest.
	Rural Telephone Co., 6½ p.c...	6,500 00	6,103 50	Goldman & Co.
	" 7½ p.c...	44,000 00	44,699 60	"
	" 7½ p.c...	9,400 00	9,549 74	Canada Bond Corp'n.
	" 7½ p.c...	6,500 00	6,602 12	W. L. McKinnon & Co.
		1,053,463 24	1,049,222 83	
Northern Life.....	Dom. of Canada 2-year Notes, 5 p.c.....	5,000 00	4,894 40	W. A. Mitchell, Toronto.
	Dom. of Canada War Loan, 5½ p.c., 1922 and 1937.....	235,000 00	205,509 50	Dom. Government.
	Anglo-French War Loan, 5 p.c., 1920.....	25,000 00	10,793 37	A. E. Ames & Co.
	Govt. of Newfoundland, 6½ p.c., 1928.....	25,000 00	25,116 88	" "
	Municipal debts., 6 p.c.....	10,000 00	9,321 65	Dom. Securities Corp.
	Can. Nor. Ry. (g'teed by Man) 4 p.c.....	5,840 00	4,850 11	" "
	Can. Nor. Ry., Ont. Division (g'teed by Man.), 4 p.c.....	3,406 66	2,829 22	" "
	Can. Nor. Ry. 1st M'tge Con- solidated, 4 p.c.....	5,253 33	4,445 94	" "
	Abitibi Power & Paper Co., Ltd. 7 p.c.....	30,000 00	25,200 00	Royal Securities Corp.
	Whalen Pulp & Paper, 7 p.c...	40,000 00	9,484 40	" "
	Accumulation of book values towards par.....		2,647 14	
		384,599 99	305,092 61	
Royal Guardians.....	Municipal debts., 6 p.c.....	1,622 19	1,622 19	Coupons returned unpaid
	" 7 p.c.....	10,000 00	10,000 00	A. E. Ames & Co.
		11,622 19	11,622 19	
Saskatchewan Life...	Dom. of Canada War Loan, 5 p.c., 1931	100 00	93 50	G. F. Conrod.
	" 5½ p.c., 1922	10,300 00	9,178 12	Dom. Government.
	" 5½ p.c., 1937	10,000 00	9,910 80	"
	" 5½ p.c., 1927	250 00	247 18	G. F. Conrod.
	" 5½ p.c., 1922	500 00	500 00	Policyholders and stock- holders.
	" 5½ p.c., 1927	1,900 00	1,900 00	" "
	" 5½ p.c., 1937	200 00	200 00	" "
	School District, 7 p.c.)).....	1,950 00	1,918 61	Local Govt. Board.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities in Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Saskatchewan Life.... — <i>Con.</i>	Sask. Greater Production, 5 p.c..... Accumulation of book values towards par.....	5,000 00	5,000 00 27 06	Provincial Treasurer.
		30,200 00	27,975 27 A	
La Sauvegarde Life....	Municipal debts., 5 p.c..... " 5½ p.c..... " 6 p.c..... Montreal Commercial High School, 4 p.c..... School District, 6 p.c.. .. Accumulation of book values towards par.....	5,000 00 25,000 00 100,000 00 10,000 00 1,000 00	3,802 00 22,875 00 98,750 00 6,683 00 897 50	Rene T. Leclerc. Hanson Bros. Rene T. Leclerc. Dom. Securities Corp. " "
		141,000 00	134,770 44	
Security Life.....	Dom. of Canada War Loan, 5½ p.c., 1937..... Dom. of Canada War Loan, 5½ p.c., 1937..... Can. Nor Pacific Ry., 4 p.c. (g'teed by Prov. of B.C.)...	500 00	494 66 1,882 38	H. M. Lickley. Bal. of instalments.
		14,016 00	9,322 04	W. L. McKinnon & Co.
		14,516 00	11,699 08	
Sovereign Life.....	Dom. of Canada War Loan, 5½ p.c., 1922 " " 5½ p.c., 1927 " " 5½ p.c., 1937 " " 5½ p.c., 1937 U.S. 3rd Liberty Loan, 4½ p.c., 1928..... Municipal debts., 5½ p.c..... " 5 p.c..... Accumulation of book values, towards par.....	50 00 50 00 50 00 150,000 00 100 00 8,500 00 25,000 00	50 00 50 00 50 00 148,031 46 100 00 8,500 00 22,920 00	Policyholders. " " Dom. Govt. Policyholders. Exchanged. Ed. Brown & Co.
		183,750 00	180,772 20	
Sun Life.....	Dom. of Canada year Notes, 5 p.c..... Dom. of Canada War Loan, 5 p.c., 1925 " " 5 p.c., 1937 " " 5 p.c., 1937 " " 5½ p.c., 1922 " " 5½ p.c., 1922 " " 5½ p.c., 1937 " " 5½ p.c., 1937 Prov. of Saskatchewan, 4 p.c., 1951..... United Kingdom of G.B. & I., 5 p.c., 1929-47..... Govt. of Newfoundland, 6½ p.c., 1928..... Imperial Japanese Govt., 4 p.c., 1970.....	20,000 00 75,000 00 20,000 00 1,400 00 900,000 00 7,394,850 00 40,000 00 9,733 33 9,784 55 300,000 00 31,633 33	435,885 00 19,500 00 69,843 75 19,200 00 1,379 89 900,000 00 7,394,850 00 40,000 00 6,443 46 9,092 33 294,600 00 21,832 64	Amount written off accrual of discount. B.C. Life Assce. Co. Wood, Gundy & Co. B.C. Life Assce. Co. Charles Barton & Henry Pearce. Balance of instalments. " " B.C. Life Assce. Co. Farrel, Mather & Co. H. B. Roberts, Miss C. M. S. Mason, T. L. Gray, Miss L. M. Julien. Wood, Gundy & Co. Sale & Frazar.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918,—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom. purchased.
		\$ cts.	\$ cts.	
Sun Life—Con.....	U.S. Liberty Loan, 4 p.c., 1942	6,500 00	6,508 12	Merchants Bank of Can- ada, New York.
	Municipal debs., 5½ p.c. ....	7 64	7 64	Interest added to princi- pal.
	“ 6 p.c.....	609 26	554 42	Town of Battleford.
	“ 6 p.c.....	485 70	431 71	Coupon due 1917 returned unpaid and charged back by bank.
	“ 5 p.c.....	70 18	70 18	Interest added to prin- cipal.
	“ 5½ p.c.....	145 67	131 10	Coupons due Dec., 1917, returned unpaid and charged back by bank.
	“ 6 p.c.....	1,000 00	1,090 00	Royal Bank of Canada.
	“ 6 p.c.....	62,250 00	59,666 62	Fukushima & Co. and Momigiga Bank.
	“ 5½ p.c.....	55,000 00	50,287 50	C. Meredith & Co. and Nesbitt, Thompson & Co.
	“ 5½ p.c.....	1,000 00	880 00	C. Meredith & Co., Ltd.
	“ 4½ p.c.....	6,326 66	4,808 27	“ “
	“ 5 p.c.....	30,000 00	25,200 00	B.C. Life Assce. Co.
	“ 5 p.c.....	25,000 00	21,250 00	“ “
	“ 4½ p.c.....	486 66	369 87	C. Meredith & Co., Ltd.
	“ 5 p.c.....	5,000 00	4,650 00	B.C. Life Assurance Co.
	“ 6 p.c.....	213 69	198 73	Coupons due Jan. 1, 1918, returned unpaid and charged back by bank.
	“ 4½ p.c.....	1,000 00	940 00	B.C. Life Assce. Co.
	Banco Hipotecario de Chile, “ “ 6 p.c.	1,120 00	1,010 52	Carlos E. Wessel.
	“ “ 7 p.c.	3,080 00	2,809 80	“ “
	“ “ 8 p.c.	5,880 00	5,319 96	“ “
	Bloomington & Normal Ry., and Light Company, 5 p.c....		3,300 00	Additional payment to Illinois Traction Com- pany on purchase of \$66,000 bonds in con- sideration of contin- gent agreement for payment of additional interest.
	Cairo Ry. & Light Co., 5 p.c....		9,985 00	Additional payment to Illinois Traction Com- pany on purchase of \$220,000 bonds in con- sideration of contin- gent agreement for payment of additional interest.
	Canadian Cotton, Ltd., 5 p.c..	6,813 33	5,456 74	Imperial Securities Co. and C. Meredith & Co. Ltd.
	Canadian Northern Ry. Co., (g'teed by Dominion), 4 p.c.	71,491 33	55,405 78	C. Meredith & Co.
	Clinton Gas & Electric Co., 5 p.c.....		1,875 00	Additional payment to Illinois Traction Com- pany on purchase of \$25,000 bonds in con- sideration of contingent agreement for payment of additional interest.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life— <i>Con.</i> .....	Danville, Champaign & Decatur Ry. and Light Co., 5 p.c. ....		20,750 00	Additional payment to Illinois Traction Company on previous purchase of \$415,000 bonds in consideration of contingent agreement for payment of additional interest.
	Des Moines & Central Iowa Electric Company, 5 p.c. ....		11,475 00	Additional payment to Illinois Traction Co., on previous purchase of \$262,000 bds. in consideration of contingent agreement for payment of additional interest.
	Des Moines Electric Co., 5 p.c.	137,000 00	120,560 00	Illinois Traction Co.
	Dominion Glass Co., 6 p.c. ....	9,000 00	8,775 00	Imperial Securities Co.
	Dominion Iron & Steel Co., 5 p.c. ....	8,759 99	6,643 00	C. Meredith & Co. and Imperial Securities Co.
	Grand Trunk Pacific Ry. Co., 4 p.c. (g'teed by Dominion).	51,516 00	35,085 51	A. E. Ames & Co. and Wood, Gundy & Co.
	Hawkesbury Electric Lt. & Power Co., 7 p.c. ....	50,000 00	45,750 00	Nesbitt, Thompson & Co.
	Hydro-Electric Power Comm. of Ontario, 4 p.c. (g'teed by Ontario).....	150,000 00	103,810 00	R. C. Matthews & Co.
	Jefferson City, Light, Heat & Power Co., 5 p.c. ....		8,862 80	Additional payment to Illinois Traction Co. on previous purchase of \$187,000 bds. in consideration of contingent agreement for payment of additional interest.
	Madison County Light & Power Co., 5 p.c. ....		2,050 00	Additional payment to Illinois Traction Co. on previous purchase of \$41,000 bds. in consideration of contingent agreement for payment of additional interest.
	Montreal R.C. School Comm., 5 p.c. ....	50,000 00	40,706 50	Nesbitt, Thompson & Co., Ltd.
	Montreal Light, Heat & Power Co., 5 p.c. ....	1,000 00	895 00	" "
	Northern Electric Co., 5 p.c. ....	5,000 00	4,200 00	C. Meredith & Co.
	Northern Illinois Light & Traction Co., 5 p.c. ....		6,300 00	Additional payment to Illinois Traction Co., on previous purchase of \$84,000 bds. in consideration of contingent agreement for payment of additional interest.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918.—Continued.

BONDS AND DEBENTURES PURCHASED—Concluded.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life—Con.....	Penmans Ltd., 5 p.c.....	76,000 00	66,295 00	Imperial Securities Co. and C. Meredith & Co. Ltd.
	St. Louis Electric Bridge Co., 5 p.c.....	50,000 00	42,500 00	Illinois Traction Co.
	St. Louis Electric Terminal Ry. Co., 5 p.c.....		86,200 00	Additional payment to Illinois Traction Co. on previous purchase of \$1,724,000 bds. in con- sideration of contin- gent agreement for payment of additional interest.
	St. Louis, Springfield & Peoria Ry. Co., 5 p.c.....	936,000 00	795,600 00	Illinois Traction Co.
	Sao Paulo. Tramway, Light & Power Co., 5 p.c.....	20,000 00	15,150 00	Imperial Securities Co.
	Western Power Co. of Canada, 5 p.c.....	35,000 00	19,250 00	Imperial Securities Co. and Nesbitt, Thomp- son & Co.
	Winnipeg Electric Ry.....	11,000 00	8,745 00	C. Meredith & Co., Ltd.
		2,381,307 32	10,492,910 69	
Travellers Life.....	Dom. of Canada War Loan, 5½ p.c. ....		35,375 00	Balance of instalments.
	Prov. of Ontario, 4 p.c., 1926...	5,000 00	4,372 00	A. E. Ames & Co.
	Municipal debs., 5 p.c.....	5,000 00	4,634 00	N. B. Stark & Co.
	“ 6 p.c.....	10,000 00	9,789 59	Greenshields & Co.
	“ 6 p.c.....	10,000 00	9,200 00	“ “
	Accumulation of book values towards par.....		355 40	
		30,000 00	63,725 99	
Western Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	1,250 00	1,250 00	Various policyholders and stockholders.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	65,000 00	29,959 04	Balance of subscription.
	Municipal debs., 5 p.c.....	35,000 00	32,000 50	Ed. Brown & Co.
		101,250 00	63,209 54	
Woodmen.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	48,500 00	48,366 20	Dom. Government.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	25,000 00	24,789 84	“ “
	Municipal debs., 6 p.c.....	1,989 37	1,989 37	Exchanged.
	Accumulation of book values towards par.....		414 01	
		75,489 37	75,559 42	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

## STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend paid in			Par value.	Price paid.	From or through whom purchased.
		1915	1916	1917			
					\$ cts.	\$ cts.	
Confederation Life.....	Consumers' Gas Co. (2 instalments), 40 p.c.....	10	10	10	18,840 00	28,260 00	Allotted by Consumers' Gas Co.
					18,840 00	28,206 00	
Northern Life....	Dom. Savings & Invm't Soc.	5	5	5	2,350 00	1,771 01	Brouse, Mitchell & Co.
	" " " ..	5	5	5	5,000 00	3,750 00	John Harvey, London.
	" " " ..	5	5	5	3,300 00	2,477 40	John Ferguson, London.
	Imperial Oil Co., Ltd.....	12	8	8	1,400 00	4,133 50	Campbell, Thompson & Co.
					12,050 00	12,131 91	
Sun Life.....	Bloomington & Normal Railway & Light Co.....	8	6	6	.....	3,180 00	Additional payment to Illinois Traction Co. on previous purchase of 530 shares in consideration of contingent agreement for payment of additional interest.
	Cairo Railway & Light Co.....	.....	.....	6	.....	21,960 00	Additional payment to Illinois Traction Co. on previous purchase of 3,660 shares in consideration of contingent agreement for payment of additional interest.
	Canada Cement Co.....	.....	7	7	14,800 00	13,270 13	R. Moat & Co., & O'Brien & Williams.
	Central Lighting Co.....	.....	.....	6	.....	5,280 00	Additional payment to Illinois Traction Co. on previous purchase of 880 shares in consideration of contingent agreement for payment of additional interest.
	Danville, Champaign & Decatur Railway & Light Co.	.....	.....	.....	.....	10,200 00	Additional payment to Illinois Traction Co. on previous purchase of 1,700 shares in consideration of contingent agreement for payment of additional interest.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918.—Continued.

STOCKS PURCHASED.—Continued.

Company.	Description of Stocks.	Dividend paid in			Par value.	Price paid.	From or through whom purchased.
		1915	1916	1917			
					\$ cts.	\$ cts.	
Sun Life—Con.	Danville, Urbana & Cham- paign Railway Co.....					2,400 00	Additional pay- ment to Illinois Traction Co. on previous pur- chase of 400 shares in consid- eration of con- tingent agree- ment for pay- ment of addi- tional interest.
	Danville, Urbana & Cham- paign Railway Co.—con....			6			
	Danville, Urbana & Cham- paign Railway Co.....			6	200,000 00	192,000 00	Illinois Traction C Co.
	Des Moines & Central Iowa Electric Co.....			6		9,000 00	Illinois Traction Co., on previous purchase of 1,500 shares in consid- eration of con- tingent agree- ment for pay- ment of addi- tional interest.
	Dominion Coal Co.....		7	7	5,300 00	4,871 70	R. Moat & Co.
	Dominion Iron & Steel Co.		7	7	12,500 00	11,108 20	O'Brien & Wil- liams.
	Galesburg Railway, Light- ing & Power Co.			6		17,340 00	Additional pay- ment to Illinois Traction Co. on previous pur- chase of 2,890 shares in consid- eration of con- tingent agree- ment for pay- ment of addi- tional interest.
	Lake of the Woods Milling Co.		7	7	5,000 00	4,988 53	R. Moat & Co.
	Madison County Light & Power Co.					2,280 00	Additional pay- ment to Illinois Traction Co. on previous pur- chase of 380 shares in consid- eration of contingent agree- ment for pay- ment of addi- tional interest.
	Northern Illinois Light & Traction Co.					10,836 00	Additional pay- ments to Illinois Traction Co. on previous pur- chase of 1806 shares in consid- eration of contingent agree- ment for pay- ment of addi- tional interest.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

STOCKS PURCHASED—*Concluded.*

Company.	Description of Securities.	Dividend paid in.			Par value.	Price paid.	From or through whom purchased.
		1915	1916	1917			
Sun Life— <i>Con...</i>	Northern Illinois Light & Traction Co.....			6	\$ 3,600 00	\$ 3,456 00	Illinois Traction Co.
	Peoria Railway Co.....			6		28,800 00	Additional payment to Illinois Traction Co. on previous purchase of 4,800 shares in consideration of contingent agreement for payment of additional interest.
	Steel Co. of Canada.....		7	7	17,500 00	15,895 15	Nesbitt, Thompson & Co. and W. Graham Browne & Co.
	Topeka Railway & Light Co ...		6	6	65,000 00	62,400 00	Illinois Traction Co.
	" " " .....		6	6		56,790 00	Additional payment to Illinois Traction Co. on previous purchase of 5,190 shares in consideration of contingent agreement for payment of additional interest.
	Wichita Railroad & Light Co. ....			6		10,002 00	Additional payment to Illinois Traction Co. on previous purchase of 1,667 shares in consideration of contingent agreement for payment of additional interest.
	Wichita Railroad & Light Co. ....			6	13,300 00	12,768 00	Illinois Traction Co.
					337,000 00	498,825 71	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED.

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Ancient Order of Foresters.	Dom. of Canada deb. stock, 5 p.c., 1919. . . . .	10,000 00	10,000 00	.....	Conversion.
	Dom. of Canada War Loan 5 p.c., 1925. . . . .	28,000 00	27,103 90	.....	"
	Dom. of Canada War Loan 5 p.c., 1931. . . . .	15,000 00	14,559 00	.....	"
	Dom. of Canada War Loan 5 p.c., 1937. . . . .	10,000 00	9,521 30	.....	"
	Municipal debts. . . . .	4,688 09	4,597 30	.....	Matured.
	Municipal debts., 6 p.c. . . . .	10,000 00	10,012 16	.....	Exchanged.
	School Dist. debts., 6 p.c. . . . .	340 00	355 87	.....	Matured.
	Amortization of book values towards par . . . . .		51 95		
		78,028 09	76,201 48		
Canada Life	Dom. of Canada Treasury Notes, 5 p.c. . . . .	50,000 00	47,687 50	49,093 75	Dom. Securities Corp
	Dom. of Canada Treasury Notes, 5½ p.c. . . . .	500,000 00	500,000 00	500,000 00	Conversion.
	Dom. of Canada War Loan 5 p.c., 1937. . . . .	2,600,000 00	2,481,090 00	2,496,000 00	"
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1919. . . . .	300,000 00	299,489 92	300,000 00	Dom. Securities Corp.
	Municipal debts. . . . .	44,490 55	44,490 55	.....	Matured.
	School District. . . . .	13,701 51	13,701 51	.....	"
	Dominion Realty Co. . . . .	46,122 35	46,122 35	.....	"
	Linton Apartments, 5 p.c. . . . .	3,000 00	2,700 00	3,000 00	Redeemed.
	Petrolia Utilities, 6 p.c. . . . .	4,000 00	3,925 15	4,000 00	"
	Amortization of book values towards par. . . . .		3,629 20	.....	
		3,561,314 41	3,442,836 18		
Capital Life. . . . .	Dom. of Canada War Loan 5 p.c., 1931. . . . .	20,000 00	19,500 00	.....	Conversion.
	Dom. of Canada War Loan 5 p.c., 1937. . . . .	65,000 00	62,400 00	.....	"
	Dom. of Canada War Loan 5½ p.c., 1937. . . . .	11,000 00	10,766 25	.....	Wood, Gundy & Co.
	Dom. of Canada War Loan 5½ p.c., 1937. . . . .	9,000 00	8,808 75	.....	J. J. Lyons.
	Dom. of Canada War Loan 5½ p.c., 1937. . . . .	23,000 00	22,511 25	.....	Greenshields & Co.
	Municipal debts. . . . .	991 22	798 18	.....	Maturity.
	School Dist. debts. . . . .	501 11	497 36	.....	"
	Amortization of book values towards par. . . . .		62 80	.....	
		129,492 33	125,344 59		
C.M.B.A. . . . .	Municipal debts. . . . .	11,163 57	11,197 19	.....	Matured.
	Amortization of book values towards par. . . . .		54 38	.....	
		11,163 57	11,251 57	.....	
Commercial Travellers . . . . .	Amortization of book values towards par. . . . .		18 49	.....	
			18 49	.....	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Confederation Life	Dom. of Canada War Loan 5 p.c., 1931.....	5,000 00	4,875 00	.....	Conversion.
	Dom. of Canada War Loan 5 p.c., 1937.....	1,040,000 00	987,072 00	.....	"
	Ontario Government.....	765 50	765 50	.....	Matured.
	Municipal debts.....	21,722 59	21,703 97	.....	"
	".....	28,000 00	28,514 65	.....	Exchanged and paid.
	Dom. Realty Co.....	2,587 74	2,587 74	.....	Matured.
	Toronto Hotel.....	10,000 00	9,795 00	.....	Redeemed.
	Amortization of book values towards par.....	.....	52,761 97	.....	
		1,108,075 83	1,108,075 83	.....	
Continental Life..	Dom. of Canada War Loan 5½ p.c., 1922.....	100,000 00	99,107 98	98,308 98	Conversion.
	Dom. of Canada War Loan 5½ p.c., 1937.....	.....	1,735 92	1,735 92	Adjustment.
	Municipal debts.....	2,294 39	2,137 88	.....	Matured.
	School district.....	244 62	244 62	.....	"
	Amortization of book values towards par.....	.....	307 35	.....	
		102,539 01	103,533 75	.....	
Crown Life.....	Dom. of Canada War Loan	200,000 00	199,000 00	199,000 00	Conversion.
	" "	.....	531 67	531 67	"
	Municipal debts.....	14,625 67	14,792 06	.....	Matured.
	School district.....	270 00	275 19	.....	"
		214,895 67	214,598 92	.....	
Dominion Life....	United Kingdom of Great Britain and Ireland, 5½ p.c.....	30,000 00	29,819 99	.....	A. E. Ames & Co.
	Municipal debts.....	2,093 28	2,093 28	.....	Matured.
		32,093 28	31,913 27	.....	
Excelsior Life.....	United Kingdom of Great Britain and Ireland, Secured Gold notes, 5½ p.c.	49,000 00	48,544 30	49,000 00	Kerr, Fleming & Co.
		49,000 00	48,544 30	49,000 00	
Great-West Life...	Dom. of Canada War Loan	775,000 00	755,625 00	755,625 00	Conversion.
	" " 5 p.c..	407,500 00	397,312 50	397,312 50	"
	" " 5 p.c..	940,000 00	902,400 00	902,400 00	"
	" " 5½ p.c.	9,400 00	9,316 15	9,316 15	G.W.L. Victory Loan Club.
	" " 5½ p.c.	11,850 00	11,744 30	11,744 30	G.W.L. Hundred Thousand Club.
	Municipal debts.....	6,313 11	6,045 51	.....	Matured.
	Rural Telephone Co. debts.	976 99	950 00	.....	"
	School District.....	7,489 36	7,618 87	.....	"
	The Dominion Realty Co.	1,725 20	1,725 20	.....	"
		2,160,254 66	2,092,737 53	.....	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918.—Continued.

BONDS, DEBENTURES, AND STOCKS SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Imperial Life.....	Dom. of Canada War Loan 5 p.c., 1925.....	25,000 00	24,422 55	24,422 55	Conversion.
	Dom. of Canada War Loan 5 p.c., 1931.....	307,500 00	298,739 00	298,739 00	"
	Dom. of Canada War Loan 5 p.c., 1937.....	1,132,500 00	1,082,564 83	1,082,564 83	"
	Dom. of Canada War Loan 5 p.c., 1922, 1927 & 1937	16,750 00	6,041 35	6,041 35	Imperial Life Staff.
	Dom. of Canada War Loan 5 p.c., 1937.....	100,000 00	98,650 00	98,500 00	Dominion Securities
	United Kingdom of Great Britain and Ireland, 5½ p.c.....	50,000 00	49,760 00	.....	Matured.
	Municipal debts.....	15,861 23	15,569 97	.....	"
	Amortization of book values towards par.....	.....	19,270 51	.....	
		1,647,611 23	1,595,018 21	.....	
I. O. F.....	Prov. of Ont. annuities. 4 p.c.....	278 94	278 94	.....	Matured.
	Prov. of Saskatchewan. 5 p.c.....	25,000 00	25,000 00	.....	"
	Municipal debts.....	4,619 03	4,619 03	.....	"
	School Districts.....	177 41	177 41	.....	"
	Dominion T. & L. Co.....	15,300 00	15,300 00	16,020 00	Company.
	Home Stove Works.....	3,000 00	3,000 00	.....	Matured.
	International Transit Co.	8,000 00	8,000 00	.....	"
	Merchants Steamship Co..	84,500 00	84,500 00	.....	"
	Security Trust Co.....	110,794 56	110,794 56	110,794 56	Trans. to S. & F. Dept.
	Whiting Carolina Co....	1 00	1 00	1 00	Written off.
	Dominion T. & L. Co.....	1 00	1 00	1 00	"
London Life.....		251,671 94	251,671 94	.....	
	United Kingdom of Gt. Britain & Ireland Gold Notes, 5½ p.c.....	50,000 00	49,760 43	50,335 96	Wood, Gundy & Co.
	Municipal debts.....	12,898 25	12,154 15	.....	Matured.
	School district.....	1,210 43	1,163 29	.....	"
	Dominion Realty Co....	862 58	862 58	.....	"
	Amortization of book values towards par....	.....	6,859 25	.....	
		64,971 26	70,799 70	.....	
ManufacturersLife	Dom. of Canada War Loan 5 p.c., 1925.....	5,700 00	5,537 13	5,537 13	Conversion.
	Dom. of Canada War Loan 5 p.c., 1931.....	1,126,000 00	1,099,861 93	1,099,861 93	"
	Dom. of Canada War Loan 5 p.c., 1937.....	1,000,000 00	960,560 00	960,560 00	"
	Government.....	292 48	275 24	.....	Matured.
	United Kingdom of G.B. & I., 5½ p.c.....	300,000 00	298,562 59	303,553 71	R. C. Matthews & Co.
	Municipal debts.....	18,264 09	18,670 72	.....	Matured.
	School District...	125,189 80	127,694 62	.....	"
	Rural Telephone....	853 93	899 87	.....	"
	Toronto Hotel Co.....	10,000 00	9,894 95	.....	"
	Miscellaneous.....	1,769 32	1,769 32	.....	"



SESSIONAL PAPER No 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918.—*Continued.*BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
ManufacturersLife —Con.	Rural Municipal debts.....	7,645 65	7,761 78	.....	Matured.
	Amortization of book values towards par.....	.....	3,748 41	.....	
		2,595,715 27	2,535,236 56	.....	
Monarch Life.....	Dom. of Canada War Loan 5 p.c., 1931.....	43,000 00	.....	41,925 00	Conversion.
	Dom. of Canada War Loan 5 p.c., 1937.....	35,000 00	.....	33,600 00	"
	Municipal debts.....	.....	.....	.....	Matured.
	School District.....	.....	.....	.....	"
	Rural Telephone.....	.....	.....	.....	"
		78,000 00	.....	.....	
Mutual Life.....	Dom. of Canada War Loan 5 p.c., 1931 and 1937...	1,980,200 00	1,906,500 45	.....	Conversion.
	Municipal debts, 4 p.c., 1922	1,637 86	1,637 86	.....	Prior redemption.
	" " " "	.....	56,818 38	.....	Matured.
	School District.....	.....	21,062 72	.....	"
	Amortization of book values towards par.....	.....	811 05	.....	
		1,981,837 86	1,986,830 46	.....	
National Life.....	United Kingdom of Great Britain and Ireland, 5½ p.c.	12,000 00	11,916 30	.....	Sold.
	Municipal debts.....	1,000 00	1,001 90	.....	"
	" " " "	35,988 67	35,672 01	.....	Matured.
	School District.....	2,428 83	2,454 80	.....	"
	Amortization of book values towards par.....	.....	425 12	.....	
		51,417 50	51,470 13	.....	
North American Life.....	Dom. of Canada War Loan 5 p.c., 1937.....	500,000 00	480,000 00	480,000 00	Conversion.
	Municipal debts.....	3,450 72	3,450 72	.....	Matured.
	School District.....	4,655 28	4,655 28	.....	"
	Matthews Co. S.S. Easton	45,000 00	43,875 00	45,000 00	Redeemed.
	" " " Malton	24,500 00	22,757 00	24,500 00	"
	Canada West Coast Nav. Co.....	50,000 00	50,000 00	.....	Matured.
	Canadian Interlake Line, Ltd.....	35,500 00	35,006 20	36,335 00	A. E. Ames & Co.
	Prairie Union R.T. Co....	268 60	268 60	.....	Matured.
	Toledo Traction L. & P. Co.	50,000 00	50,000 00	.....	"
	Amortization of book values towards par.....	.....	847 70	.....	
		713,374 60	690,860 50	.....	
Northern Life.....	Dom. of Canada War Loan 5 p.c., 1925.....	35,000 00	33,879 60	33,879 60	Conversion.
	Dom. of Canada War Loan 5 p.c., 1931.....	500 00	482 91	482 91	"
	Dom. of Canada War Loan 5 p.c., 1937.....	163,000 00	157,685 78	157,685 78	"
	Dom. of Canada War Loan 5½ p.c., 1922.....	50,000 00	50,000 00	49,437 50	Royal Securities Corp.
	Dom. of Canada 2 year notes, 5 p.c.....	5,000 00	4,894 40	4,894 40	Huron & Erie Mtge. Corp.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918.—*Continued.*

BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Northern Life — <i>Con.</i>	Municipal debts.....	7,140 30	6,863 97	6,863 97	Matured.
	".....	17,033 33	13,250 00	13,626 66	Royal Finance Corp.
	School District.....	460 00	564 06		Matured.
	Amortization of book values towards par.....		94 92		
		278,133 63	267,715 64		
Royal Guardians.	United Kingdom of Great Britain & Ireland, 5½ p.c.	10,000 00	9,950 00	10,118 75	A. E. Ames & Co.
	Municipal debts.....	563 00	563 00		Matured.
	".....	962 91	962 91	962 91	Refund.
		11,525 91	11,475 91	11,644 66	
Saskatchewan Life.	Dom. of Canada War Loan 5 p.c., 1925.....	300 00	292 50		Conversion.
	Dom. of Canada War Loan 5 p.c., 1931.....	5,000 00	4,875 00		"
	Dom. of Canada War Loan 5 p.c., 1937.....	5,000 00	4,800 00		"
	Municipal debts.....	1,500 00	1,425 87		Matured.
	School District.....	2,821 96	2,810 26		"
		14,621 96	14,203 53		
La Sauvegarde Life.....	Municipal debts.....	535 15	535 15		Matured.
		535 15	535 15		
Sovereign Life....	Dom. of Canada War Loan 5 p.c., 1925.....	60,000 00	58,740 41		Exchanged.
	Dom. of Canada War Loan 5 p.c., 1931.....	35,500 00	34,653 64		"
	Dom. of Canada War Loan 5 p.c., 1937.....	53,500 00	50,910 83		"
	Municipal debts.....	8,500 00	8,500 00		"
	".....	1,500 00	1,500 00		Sold to Municipality
	".....	2,457 12	2,457 12		Matured.
	Amortization of book values towards par.....		744 21		
		161,457 12	157,506 21		
Sun Life.....	Dom. of Canada War Loan 5 p.c., 1925.....	20,000 00	19,500 00	19,500 00	Conversion.
	Dom. of Canada War Loan 5 p.c., 1931.....	827,700 00	802,958 87	807,007 50	"
	Dom. of Canada War Loan 5 p.c., 1937.....	4,746,000 00	4,511,634 55	4,556,160 00	"
	Dom. of Canada War Loan 5 p.c., 1937.....	20,000 00	19,200 00	19,200 00	"
	Dom. of Canada War Loan 5½ p.c., 1922.....		13,260 30	13,260 30	Unearned interest.
	Dom. of Canada War Loan 5½ p.c., 1937.....		112,511 76	112,511 76	Credited to cost of Bonds.
	Dom. of Canada War Loan 5½ p.c., 1937.....	2,200,000 00	2,170,827 40	2,154,250 00	Victory Loan special Committee and Montreal Trust Co.
	United Kingdom of Great Britain and Ireland, 5 p.c., 1929-47.....	486,666 58	452,260 96	452,260 96	W. Thompson and Crook.



## SESSIONAL PAPER No 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918.—*Continued.*

BONDS, DEBENTURES, AND STOCKS SOLD OR MATURED—*Concluded.*

Company.	Description of Securities.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Sun Life— <i>Con.</i>	United States Liberty Loan, 3½ p.c., 1947.....	6,500 00	6,508 12	6,508 12	Conversion.
	Banco Hipotecario de Chile, 6 p.c.....	3,640 00	3,418 11	3,640 00	Redeemed.
	Banco Hipotecario de Chile, 7 p.c.....	6,440 00	4,728 26	6,440 00	"
	Des Moines Electric Co., 5 p.c.....	37,000 00	32,560 00	32,551 00	Emory, Peck and Rockwood.
	Dominion Power & Transmission Co., 5 p.c.....	4,000 00	3,720 00	4,000 00	Redeemed.
	Electric Power Co., 6 p.c..	5,882 35	5,000 00	5,000 00	Electric Power Co.
	Havana, Cuba, City, 6p.c.	1,000 00	1,055 92	1,000 00	Redeemed.
	Montreal Abattoirs, Ltd., 6 p.c.....	11,000 00	10,010 00	10,887 80	National Trust Co.
	Osaka, Japan, City, 6 p.c..	498 00	492 23	498 00	Redeemed.
	Stormont Electric Light & Power Co., 6 p.c.....	2,500 00	2,500 00	2,500 00	"
	Topeka Railway & Light Co., 5 p.c.....	112,000 00	95,200 00	95,200 00	Illinois Traction Co. surrendered in exchange for like amount of St. Louis Springfield & Peoria R'd Bonds.
	Utsunomiya, Japan, City, 6½ p.c.....	498 00	498 00	498 00	Redeemed.
	Sundry Municipal and School District Sinking Fund Payments.....	8,368 39	8,192 53	8,368 39	
		8,499,693 32	8,276,037,01	8,311,241 83	
	Peoria Railway Co. 6 p.c..	25,500 00	24,480 00	24,480 00	Surrendered to Illinois Traction Co. in exchange for like amount Northern Illinois Light & Traction Co. Preferred Stock, etc.
	Dom. Permanent Loan Co	22,000 00	22,000 00	.....	Written off, now valueless.
	Shawinigan Water & Power Co., 7 p.c.....	.....	41 00	41 00	R. Moat & Co., and proceeds credited to common stock acct. "rights" to subscribe to new stock sold.
		47,500 00	46,521 00	24,521 00	
Travellers Life....	Municipal debts.....	10,000 00	10,000 00	.....	Matured.
	Amortization of book values towards par.....	.....	28 60	.....	
		10,000 00	10,028 60	.....	
Woodmen.....	Dom. of Canada War Loan	25,000 00	23,995 60	.....	Conversion.
	Municipal debts.....	4,353 13	4,239 86	.....	Matured.
	"	1,617 45	1,617 45	.....	Exchanged.
		30,970 58	29,852 91		



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Continued.*

## REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Canada Life.....	Part of Lot 38 and all Lot 39 in Block 1, River Lot 10, on East side of Queen's ave., Edmonton, Alta.....	24,535 85	Foreclosure.
	City and Town Properties:—		
	Alberta.....	5,740 78	"
	Manitoba.....	2,959 48	"
	Ontario.....	3,437 68	"
	Rural Properties:—		
	Alberta.....	3,508 41	"
	Manitoba.....	5,355 34	"
	Saskatchewan.....	14,953 77	"
	Taxes or charges, etc., on real estate ac- quired .....	59,734 41	
		120,225 72	
Confederation Life.....	S.E. $\frac{1}{4}$ 31-20, Group 1, East of the coast Meridian, District of New Westminster B.C.....	12,286 35	Foreclosure.
	S.E. $\frac{1}{4}$ , 30-2-11, W. 1, Velma, Man.....	8,000 00	Power of Sale.
	City and Town Properties:—		
	Alberta.....	812 56	Foreclosure, etc.
	British Columbia.....	12,054 58	"
	Manitoba.....	4,534 43	"
	Saskatchewan.....	3,014 44	"
	Taxes or charges etc., on real estate ac- quired .....	9,900 35	
		50,602 71	
Continental Life.....	Taxes or charges, etc., on real estate ac- quired .....	1,206 37	
Crown Life.....	City and Town properties:—		
	Ontario.....	343 33	Mortgagor.
	Rural Properties:—		
	Alberta.....	1,364 31	"
	Taxes, charges, etc., on real estate ac- quired.....	372 72	
		2,080 36	
Dominion Life.....	Lots 35-37 W. side Mary St., Hamilton, Ont.....	51,918 08	Foreclosure.
	River Lots 27-31 incl. D.G.S., Parish St Andrews secondly Lots 28-30 and 31 in outer two miles of said parish, Winni- peg, Man.....	32,443 17	"
	Lot 14, Block 178, Plan Old No. 96, Moose- jaw, Sask.....	6,705 15	"
	City and Town Properties:—		
	Alberta.....	1,946 52	"
	British Columbia.....	14,219 08	"
	Manitoba.....	5,881 20	"
	Repairs on property in Real Estate...	5,037 93	
		118,151 14	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED—*Continued.*

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
Excelsior Life.....	Rural Properties:— Saskatchewan..... Expended on construction of Head Office building..... Taxes or charges, etc., on real estate ac- quired.....	\$ cts. 1,427 91 6,479 41 5,972 13 13,879 45	Foreclosure.
Great-West Life.....	Lot 2, West May St., Plan 97, Ft. William. Lots 10 & 11 Blk. 10. Subd. R/L. 10 Plan A, Edmonton, Alta..... City and Town Properties:— Alberta..... British Columbia..... Saskatchewan..... Taxes or charges, etc., on real estate ac- quired.....	9,207 67 6,364 66 8,023 24 8,958 51 5,266 33 7,994 81 45,815 22	Abortive sale. Conveyance. Foreclosure, etc. " "
Imperial Life.....	N. ½ 32-9-21, W. 1, Man..... Rural Properties:— Alberta..... Manitoba..... Saskatchewan..... Taxes on charges, etc., or real estate ac- quired.....	6,154 38 1,013 76 6,608 56 5,978 83 922 86 20,678 39	Foreclosure. " " "
London Life.....	City and Town Properties:— Manitoba..... Rural Properties:— Saskatchewan..... Taxes or charges, etc., on real estate ac- quired.....	1,884 76 6,872 16 887 57 9,644 49	Foreclosure. "
Manufacturers Life.....	Rural Properties:— Alberta..... Saskatchewan..... Taxes or charges, etc., on real estate ac- quired.....	1,410 68 3,768 46 4,228 66 9,407 80	Foreclosure, etc. "
Monarch Life.....	Rural Properties:— Saskatchewan..... Taxes or charges, etc., on real estate ac- quired.....	6,524 78 5,208 19 11,732 97	Purchase.
Mutual Life.....	N.W. 25, Sec. 36-3-26, W. 1, Powell, Man... Sec. 3-11-21, W. 2, Bogue, Sask. ....	18,197 60 7,817 28	Foreclosure. "



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Continued.*REAL ESTATE PURCHASED OR ACQUIRED—*Continued.*

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Mutual Life— <i>Con.</i> .....	W. $\frac{1}{2}$ and S.E. $\frac{1}{4}$ , 8-12-14, W. 2, Rowland, Sask.....	10,000 00	Foreclosure.
	City and Town Properties:— Ontario .....	3,755 55	"
	Rural Properties:— Saskatchewan .....	2,500 00	"
	Taxes or charges, etc., on real estate ac- quired.....	7,642 52	
		49,912 95	
Northern Life.....	E. $\frac{1}{2}$ , 33 and N.E. $\frac{1}{4}$ , 28-11-6, W. 4, Alta..	5,475 00	T. M. Babbington.
	Lots 3 to 7, Plan S.E. 26-10-19, W. 1, No. 86, Brandon, Man.....	12,441 24	George Higgins.
	Part Lot 13, Block A, cor. Wilbrod and Grove streets, Ottawa, Ont.....	6,828 60	E. R. E. Chevrier.
	Lot 42, N. South Gloucester, Ont., Lot letter "D," Con. "C," Plan 2996, Ottawa, Ont.....	17,611 10	A. M. Power.
	W. of Roucesvalles, lots 10 and 11, W. D., Plan 485, Toronto, Ont.....	36,095 26	R. C. Bustard.
	City and Town Properties:— Ontario.....	4,311 50	Purchase.
	Rural Properties:— Alberta .....	4,264 30	"
	Saskatchewan.....	1,451 65	"
		88,478 65	
North American Life..	City and Town Properties:— Alberta .....	3,989 47	Foreclosure.
	Rural Properties:— Alberta.....	1,049 36	"
		5,038 83	
Royal Guardians. ....	Mary Anne St., E. Montreal, P.Q.....	5,000 00	Balance of purchase.
	Hutchison St., Montreal, P.Q.....	1,067 36	Alterations.
	City and Town Properties:— New Brunswick .....	1,800 00	Foreclosure.
	Taxes or charges, etc., on real estate ac- quired.....	1,853 99	
		9,721 35	
La Sauvegarde Life...	Improvements on real estate.....	442 31	
		442 31	
Security Life .....	Paid on account of encumbrances.....	921 35	
		921 35	
Sovereign Life	City and Town Properties:— Saskatchewan .....	4,750 00	Foreclosure.
		4,750 00	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED—*Concluded.*

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
Sun Life.....	786 Powell St., Vancouver, Lot 14, Block 5 D.L. 181, Group 1, N.W. Dist., B.C...	9,558 60	Foreclosure.
	Lot 8, Block 65 D.L. 541, Group 1, Vancou- ver Dist., B.C.....	8,421 47	B. C. Life Co.
	Lots 33, 34, 35, Block 4, Subdiv. Dist; Lot 540, Group 1, Vancouver Dist., B.C...	10,071 18	Foreclosure.
	Part S.E. $\frac{1}{4}$ , 32-17, New Westminster Dist., B.C.....	5,578 49	"
	Block 18 of Lot 153, Group 1, map 783, New Westminster Dist., B.C.....	10,000 00	"
	Lots 2 to 9 and N. $\frac{1}{2}$ of 10, Lots 11 and 12 in Subdiv. of W. $\frac{1}{2}$ of Block 18 of Lot 153, Group 1, New Westminster Dist., B.C.	8,085 80	"
	Lot 21 and E. $\frac{1}{4}$ Lot 22, Block 82 of Lots 181 and 195, Group 1, Vancouver Dist., B.C.....	8,279 45	"
	Dom. Square Property Company's build- ing, Montreal, P.Q.....	267,722 64	Y. M. C. A. et al.
	City and Town Properties:—		
	British Columbia.....	36,472 94	Foreclosure, etc.
	Saskatchewan.....	5,333 65	"
	Rural Properties:—		
	Alberta.....	1,008 45	"
	Saskatchewan.....	7,436 94	"
	Taxes or charges, etc., on real estate ac- quired.....	1,663 23	
		379,632 84	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—Continued.

## REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which trans- ferred to real estate account.	Value in Account	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	E. ½ of Lot 95 and all Lot 96 in the Parish of Lorette, Winni- peg, Man.....	4,685 02	4,905 67	7,000 00	A. Bissonnette.
	S. ½, 6-25-23, W. 2, Sask.....	6,100 61	5,797 75	10,400 00	Peter Crerar.
	W. ½, 6-7-16 and N.E. ¼, 1-7-17 W. 2, Sask.....	4,750 68	4,774 47	7,000 00	Samuel Ross.
	Rural Properties:—				
	Alberta.....	40,236 28	42,268 87	36,998 05	Sale.
	Manitoba.....	2,363 80	2,291 52	4,000 00	"
	Saskatchewan.....	25,529 59	28,917 94	41,557 09	"
	Duplicate entries to be ad- justed July, 1918			15,900 00	
	Revenue derived from real es- tate and credited to account.			7,494 87	
		83,620 98	88,956 22	129,350 01	
Confederation Life	North halves of lots 1 and 2, Block 76 S.D. of Dist. Lot 181, Group 1, Vancouver Dist., cor. of Pender and Heatley Aves., Vancouver, B.C.....	8,707 20	8,707 20	4,000 00	Scharaatzedeck Con- gregation.
	S.E. ¼, 31-20, Group 1 east of the Coast Meridian, Dist. of New Westminster, B.C....	12,280 40	12,286 35	12,500 00	M. F. Shook.
	S. ¼, 30-2-11, W. 1, Velma, Man	8,000 00	7,982 50	8,000 00	H. C. Colter.
	Sec. 7-9-10, W. 2, Froude, Sask.	10,949 82	12,158 17	16,640 00	J. Sutherland.
	N.E. ¼, Sec. 9 and S.E. ¼ Sec. 16, both 3-31, W. 1, Carievale Sask.....	5,103 47	5,428 47	7,600 00	Greig & Fuller.
	N. ¼, 17-21-6, W. 2, Melville, Sask.....	5,802 89	6,133 64	6,400 00	E. & C. Dittreich.
	City and Town Properties:—				
	British Columbia.....	7,696 09	7,795 09	8,300 00	"
	Manitoba.....	2,793 67	2,868 13	3,500 00	"
	Saskatchewan.....	4,659 71	4,809 21	7,600 00	"
	Revenue derived from real es- tate and credited to account.		7,317 00		
		65,993 25	75,485 76	74,540 00	
Crown Life.....	Rural Properties:—				
	Alberta.....	3,328 99	3,328 99	4,000 00	Sale.
	Saskatchewan.....	1,612 70	1,612 70	2,240 00	"
	Revenue derived from real es- tate and credited to account.		480 20		
		4,941 69	5,421 89	6,240 00	
Dominion Life....	River lots 27-31, incl. D.G.S., Parish St. Andrews; second- ly lots 28-30 and 31 in outer two miles of said parish, Winnipeg, Man	32,443 17	32,443 17	30,000 00	A. D. Libman.
	City and Town Properties:—				
	Manitoba.....	3,860 18	3,952 91	4,500 00	Sale.
	Saskatchewan.....	3,012 80	3,122 85	3,800 00	"



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Continued.*REAL ESTATE SOLD—*Continued.*

Company.	Description of Property.	Price paid or value at which trans- ferred to real estate account.	Value in Account.	Price received.	To whom sold.
Dominion Life — <i>Con.</i>	Rural Properties:— Saskatchewan..... Repairs refunded.....	\$ cts. 2,113 24 .....	\$ cts. 2,113 24 1 50	\$ cts. 2,650 00 .....	Sale.
		41,429 39	41,633 67	40,950 00	
Excelsior Life.....	Lots 13-14-15 B. 123 Saskatoon Saskatchewan..... Rural Properties:— Saskatchewan..... Revenue derived from real es- tate and credited to account.....	9,901 11 10,358 05 ..... 20,259 16	11,222 63 12,829 17 6,427 22 30,479 02	13,000 00 15,410 00 ..... 28,410 00	G. B. Sommervell. Sale.
Great-West Life...	Lot 2, Block 47, Plan 2112, A.C., Calgary, Alta..... City and Town Properties:— British Columbia..... Rural Properties:— Alberta..... Saskatchewan..... Revenue derived from real es- tate and credited to account.....	9,303 57 10,010 66 1,246 91 5,589 67 ..... 26,150 81	10,005 77 10,711 56 1,621 80 6,207 63 4,024 23 32,570 99	11,000 00 11,250 00 1,660 00 6,550 00 ..... 30,460 00	K. R. Simpson. Sale. " "
Imperial.....	Rural Properties:— Alberta..... Manitoba..... Saskatchewan..... Revenue derived from real es- tate and credited to account.....	4,738 63 6,608 56 2,359 16 ..... 13,706 35	5,702 19 6,608 56 2,244 40 2,692 85 17,248 00	6,150 00 9,600 00 4,400 00 ..... 20,150 00	Sale. " "
I. O. F.....	Choquette property.....	904 93	904 93	904 93	Paid on account.
London Life.....	City and Town Properties:— Ontario..... Rural Properties:— Saskatchewan..... Revenue derived from real es- tate and credited to account.....	935 66 1,399 53 ..... 2,335 19	1,119 57 1,654 90 1,099 73 3,874 20	1,350 00 1,967 83 ..... 3,317 83	Sale. "
Manufacturers Life	American Club, Toronto..... Sec. 10-29-3, W. 5, Alberta.... Rural Properties:— Alberta..... Manitoba..... Saskatchewan..... Revenue derived from real es- tate and credited to account..... Written off..... .....	72,339 80 5,356 71 1,477 82 650 90 16,534 69 ..... 96,359 92 ..... 65,565 91	75,537 18 5,321 51 1,671 96 762 16 15,608 86 733 66 99,635 33 34,069 42 .....	42,000 00 9,600 00 2,000 00 500 00 21,750 00 ..... 75,850 00 .....	Nicholas Garland. George W. and Jesse Motter. Sale. " "
Monarch Life.....	City and Town Properties:— Saskatchewan.....	1,628 56	1,786 65	2,000 00	Sale.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Continued.*REAL ESTATE SOLD—*Concluded.*

Company.	Description of Property.	Price paid or value at which trans- ferred to real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Monarch Life — <i>Con.</i>	Rural Properties:— Saskatchewan.....	8,359 55	8,561 51	9,780 40	Sale.
	Revenue derived from real es- tate and credited to account			..150 29	
		9,938 11	10,348 16	11,930 69	
Mutual Life....	Sec. 3-11-21, W. 2, Bogue, Sask	7,817 28	8,463 97	9,600 00	Robert E. Turnbull.
	Rural Properties:— Saskatchewan.....	4,037 24	5,004 13	5,660 00	Sale.
	Revenue derived from real es- tate and credited to account		3,494 86		
		11,904 52	16,962 96	15,260 00	
Northern Life....	Lot 4 and part 5 E. S. Char- lotte, No. 93-5, Ottawa, Ont.	5,890 95	5,890 95	5,890 95	R. C. Bustard.
	Botelier and Cumberland, Ottawa, Ont.....	11,953 80	11,953 80	11,953 80	"
	W. 56 ft., lot 45, N.S. Besserer, Ottawa, Ont.....	5,041 27	5,041 27	4,000 00	Jas. T. Noonan.
	E. ½, 33 and N.E. 28-11-6, W. 4, Alta.....	5,475 00	5,475 00	5,475 00	M. L. and Roy Myers.
	City and Town Properties:— Ontario.....	8,909 70	8,909 70	8,937 20	Sale.
	Quebec.....	4,919 31	4,919 31	4,919 31	"
	Rural Properties:— Alberta.....	10,383 95	10,383 95	11,467 19	"
	Saskatchewan.....	4,794 96	4,794 96	5,500 00	"
		57,368 94	57,368 94	58,143 45	
North American Life.	Rural Properties:— Alberta.....	1,049 36	1,049 36	1,150 00	Sale.
	Saskatchewan.....	1,147 93	1,147 93	1,300 00	Sale.
	Received on account of sale uncompleted.....		2,000 00		
		2,197 29	4,197 29	2,450 00	
Royal Guardians.	Revenue derived from real es- tate and credited to account		2,022 07		
			2,022 07		
La Sauvegarde Life.	Revenue derived from real es- tate and credited to account		4,085 64		
			4,085 64		
Sun Life....	Swan Property, part Lot 186, Group 2, N.W., Dist., B.C..	4,909 14	5,026 95	6,000 00	R. Warner.
	City and Town Properties:— British Columbia.....	2,952 31	3,161 36	3,600 00	Sale.
	Rural Properties:— Alberta.....	2,983 16	3,047 74	3,700 00	"
	Saskatchewan.....	10,617 64	10,871 09	12,900 00	"
	Revenue derived from real es- tate and credited to account			1,096 02	
		21,462 25	23,107 14	27,296 02	







9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—Continued.

COLLATERAL LOANS REPAYED.

Company.	By whom paid.	Amount repaid.	Description of collateral released.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Canada Life....	W. G. Morrow.....	2,000 00	None released.....		
	Canada Life Staff.....	4,154 72	Dom. of Canada War Loan, 5 p.c., 1937.....	1,800 00	1,683 00
			Dom. of Canada War Loan, 5½ p.c.....	1,000 00	995 00
		6,154 72		2,800 00	2,678 00
Continental Life	John Watson.....	770 00	None.....		
		770 00			
I. O. F.....	Dominion Salvage and Wrecking Co.....	4,634 10	None released.....		
	Chas. Magee estate.....	3,000 00	".....		
		7,634 10			
London Life....	David L. Chapman.....	400 00	8 fully paid shares, The Huron and Erie Mortgage Corp'n	400 00	824 00
		400 00		400 00	824 00
Monarch Life...	Monarch Life employees	2,377 86	Dom. of Canada 5½ p.c. War Loan.....		
		2,377 86			
Northern Life...	Robert Marsh.....	140 00	None released.....		
Sun Life.....	A. A. Ayer.....	10,000 00	\$85,000 National Brick Co. 6 p.c. Bonds due 1951.....	85,000 00	20,400 00
	C. S. V. Branch.....	289 80	None released.....		
	A. J. Ayer.....	10,000 00	\$55 National Brick Co. 6 p.c Bonds due 1951.....	55,000 00	13,200 00
		20,289 80		140,000 00	33,600 00



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended June 30, 1918—*Concluded.*

## MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance, June 30, 1918.
	\$ cts.	\$ cts.	\$ cts.
Alberta-Saskatchewan.....			11,950 00
Alliance Nationale.....	58,123 47	72,312 45	2,489,715 53
Ancient Order of Foresters.....			
Canada Life.....	1,476,243 56	1,256,120 85	20,675,008 58
Capital Life.....			77,000 00
C. M. B. A.....			122,500 00
Commercial Travellers.....		2,000 00	33,900 80
Confederation Life.....	201,543 33	417,571 75	5,833,565 35
Continental Life.....	10,853 07	12,703 82	543,348 77
Crown Life.....	39,808 00	20,894 80	470,693 25
Dominion Life.....	143,390 25	170,691 98	3,022,763 02
Excelsior Life.....	309,367 76	134,603 63	2,200,312 88
Great-West Life.....	591,602 14	644,132 31	12,968,961 42
Imperial Life.....	60,982 31	227,506 63	5,227,517 36
I. O. F.....	53,207 89	77,036 59	4,134,143 77
London Life.....	133,525 33	327,571 66	3,353,239 31
Manufacturers Life.....	650,515 28	507,491 27	8,494,942 76
Monarch Life.....	35,950 55	18,551 26	344,491 39
Mutual Life.....	89,173 63	498,519 74	14,133,538 15
National Life.....	913 15	563 50	4,249 17
North American Life.....	73,227 50	170,711 97	4,337,029 37
Northern Life.....	65,208 74	158,672 25	1,276,112 12
Royal Guardians.....		1,800 00	114,000 00
Saskatchewan.....	3,534 29	350 10	36,495 01
La Sauvegarde.....	8,111 11	2,874 07	68,113 33
Security Life.....			
Sovereign Life.....	15,454 72	25,370 40	497,932 66
Sun Life.....	168,105 95	428,291 89	7,889,862 92
Travellers Life.....		500 00	68,200 00
Western Life.....	721 02	340 11	21,159 36
Woodmen.....	768 69	6,973 40	25,525 01
	4,117,867 96	5,171,550 38	98,475,412 76



STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended June 30, 1918—Concluded.

POLICY LOANS.

Company.	Balance, Dec. 31, 1917	Made, Jan. 1 to June 30.	Repaid Jan. 1 to June 30.					Balance, June 30, 1918
			On Surrender of Policy.	On Maturity by death.	On Maturity other than death.	Prior to termination.	Total repaid.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Alberta-Saskatchewan.....	651 45							651 45
A. O. F.....	21,747 00	3,011 00	819 00	300 00	106 00	328 00	1,553 00	23,205 00
Alliance Nationale.....								
Canada Life.....	9,222,925 48	685,772 86	212,928 01	121,021 56	67,724 76	225,036 05	626,710 38	9,281,987 96
Capital Life.....	11,894 96	3,855 63	798 87			1,020 27	1,819 14	13,931 45
Confederation Life.....	3,210,369 95	318,263 47	158,733 37	22,184 89	35,006 73	121,175 15	337,100 14	3,191,533 28
Continental Life.....	296,154 40	31,969 66	9,304 26	1,461 44	1,484 81	10,124 73	22,375 24	305,748 82
Crown Life.....	363,003 44	38,403 13	13,047 55	1,174 65	10,803 70	9,341 35	34,367 25	367,039 32
Dominion Life.....	327,627 60	46,951 02	10,560 97	1,494 94	4,925 36	20,421 71	37,402 98	337,175 64
Evangelist Life.....	421,588 67	59,445 44	6,818 02	2,234 26	22,813 51	33,639 31	65,505 10	415,529 01
Great-West Life.....	3,185,043 92	410,163 61	148,299 53	9,582 30	15,281 15	76,681 48	249,844 46	3,345,368 07
Imperial.....	1,869,090 56	246,062 19	37,809 28	8,196 55	44,879 64	79,188 25	170,073 72	1,945,079 03
London Life.....	584,211 83	60,918 67	6,486 83	2,731 96	5,358 41	25,732 46	40,309 66	603,920 84
Manufacturers.....	3,585,368 51	377,492 13	45,130 97	14,275 70	82,574 75	*242,348 74	384,330 16	3,578,530 48
Monarch Life.....	91,798 82	11,669 97	3,351 57	131 02		5,612 25	9,094 84	94,373 95
Mutual Life of Canada.....	4,306,774 58	666,669 67	51,931 58	45,523 64	72,072 50	394,245 55	563,773 27	4,409,670 93
National Life of Canada.....	364,824 33	85,027 58	10,869 18	6,557 80	1,543 25	53,797 72	72,767 95	377,083 96
North American.....	2,378,005 26	190,696 07	35,087 42	13,821 65	45,122 10	77,815 97	171,847 14	2,396,854 19
Northern.....	334,978 31	47,346 96	10,592 35	1,014 31	2,101 74	25,381 60	39,090 00	343,235 27
Royal Guardians.....	73,022 84	6,072 50	391 50	297 80	2,959 98	478 54	4,127 82	70,467 52
Saskatchewan.....		894 63				59 70	59 70	834 93
La Sauvegarde.....	107,681 39	16,394 72	2,887 80	30 75		1,955 12	4,873 67	119,202 44
Security Life.....	5,486 90	765 10	670 40			771 45	1,441 85	4,810 15
Sovereign.....	230,035 01	25,668 77	4,885 24	1,092 18	44,671 54	12,637 46	63,286 42	192,417 36
Sun Life.....	11,693,446 94	2,024,490 04	580,544 86	86,140 19	261,232 45	1,348,319 91	2,276,237 41	11,441,699 57
Travellers Life of Canada.....	22,223 12	4,606 39	585 00		236 85	1,224 60	2,046 45	24,783 06
Woodmen.....								
Western Life.....	12,021 75	4,455 39	1,059 22			2,418 55	3,477 77	12,999 37
	42,625,212 18	5,357,083 10	1,352,382 28	338,669 79	717,833 25	2,768,947 08	5,177,832 40	42,804,462 88

\* Including \$20,007.28 Matured investments, and \$124,657.36, Non-forfeiture re-payments.



## SESSIONAL PAPER No. 9

STATEMENTS made by Canadian Trustees of Foreign Companies showing the movement of securities held by them in trust for the respective companies for the six months ended June 30, 1918.

## BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par value.	Market value.
		\$ cts.	\$ cts.
London and Lancashire Life..	Prov. of New Brunswick, 6 p.c., 1928.....	50,000 00	50,000 00
	Prov. of Ontario, 6 p.c., 1928.....	50,000 00	50,000 00
		100,000 00	100,000 00
Phoenix Assurance.....	Dom. of Canada War Loan, 5½ p.c., 1937.....	25,000 00	25,000 00
	Municipal debts., 5 p.c.....	25,000 00	23,250 00
		50,000 00	48,250 00
Travelers Insurance.....	Dom. of Canada War Loan, 5½ p.c., 1937.....	350,000 00	348,250 00
	Municipal debts., 6 p.c.....	15,000 00	15,000 00
		365,000 00	363,250 00

## BONDS, DEBENTURES AND STOCKS RELEASED.

		\$ cts.	\$ cts.
London and Lancashire Life..	Municipal debts., 5 p.c.....	211 72	
	School District, 4½ p.c.....	557 68	
	London Street Ry., 5 p.c.....	1,000 00	
	Victoria Rolling Stock, 4 p.c. (matured).....	50,000 00	
		51,769 40	
Metropolitan.....	Canadian Northern Ry., 4½ p.c. (matured).....	105,000 00	
	Globe Realty Corp., 4½ p.c. (matured).....	57,000 00	
	Imperial Rolling Stock, 4½ p.c. (matured).....	185,000 00	
		347,000 00	
Travelers Insurance .....	Municipal debts., (matured instalments).....	17,439 19	17,439 19
	School District (matured instalments).....	324 66	324 66
		17,763 85	17,763 85

## MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance, June 30, 1918.
	\$ cts.	\$ cts.	\$ cts.
London and Lancashire Life.....		122,618 25	1,684,928 36
Metropolitan.....		21,000 00	4,774,000 00
New York Life.....	127,500 00	127,500 00	4,509,000 00
Phoenix Assurance.....	3,279 17	36,921 12	1,091,665 24
Standard Life.....			924,500 00
State Life.....	13,600 00	2,500 00	55,200 00
Travelers Insurance.....		81,409 70	1,419,472 39
	144,379 17	391,949 07	14,453,765 99



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918.

## BONDS AND DEBENTURES PURCHASED.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts	\$ cts.	
Alberta-Saskatchewan Life.	Accumulation of book values towards par.....		22 95	
			22 95	
Alliance Nationale.....	Dominion of Canada War Loan, 5½ p.c., 1933.....	100,000 00	45,000 00	Dom. Govt.
	Municipal Debs., 6 p.c., 1923	100,000 00	98,000 00	Bank of Hochelaga.
		200,000 00	143,000 00	
A.O.F.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	25,000 00	7,500 00	Dominion Securities (partly paid.)
	Municipal Debs., 7 p.c.....	5,000 00	5,000 00	C. H. Burgess & Co.
	Hydro Electric Power Com. of Ontario, 4 p.c., 1957.	8,000 00	5,599 20	"
	Accumulation of book values towards par.....		294 23	
		38,000 00	18,393 43	
Les Artisans.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	15,000 00	15,000 00	Bank of Hochelaga.
	Municipal Debs., 5 p.c., 1944	115,000 00	100,050 08	D. W. A. E. Brunet, Rgd.
	Municipal Debs., 6 p.c., 1925	5,000 00	5,000 00	Z. Boucher.
	School Districts, 5½ p.c.....	15,000 00	13,956 00	D. W. A. E. Brunet, Rgd.
	" 5½ p.c.....	22,000 00	20,315 24	Beausoleil, Ltd.
	" 5½ p.c.....	43,000 00	39,911 31	A. O. Chalifour.
	" 6 p.c...	10,000 00	9,513 00	Credit Canada, Ltd.
		225,000 00	203,745 63	
Canada Life.....	Dom. of Canada Treasury notes, 5 p.c.....	200,000 00	200,000 00	Dom. Govt.
	Dom. of Canada (4) War Loan, 5½ p.c., 1937....	1,000 00	990 00	A. McClelland.
	Dom. of Canada (5) War Loan, 5½ p.c., 1933...	1,000,000 00	1,000,000 00	Dom. Govt.
	Prov. of Alberta, 6 p.c., 1928	100,000 00	96,370 00	C. H. Burgess & Co.
	Prov. of British Columbia, 5 p.c., 1928.....	50,000 00	44,550 00	Housser, Wood & Co.
	Prov. of Manitoba, 6 p.c., 1928.....	25,000 00	24,506 25	W. A. MacKenzie & Co.
	Prov. of Manitoba, 6 p.c., 1928.....	100,000 00	98,160 00	Housser, Wood & Co.
	Prov. of New Brunswick, 5 p.c., 1937.....	19,500 00	17,276 02	Wood, Gundy & Co.
	Prov. of New Brunswick, 6 p.c., 1938.....	100,000 00	100,000 00	Dominion Securities Corp.
	Prov. of Nova Scotia, 5 p.c., 1926	100,000 00	93,172 77	A. E. Ames & Co.
	Prov. of Saskatchewan, 6 p.c, 1938.....	100,000 00	95,800 00	Wood, Gundy & Co.
	Prov. of Saskatchewan, 6 p.c., 1948.....	21,800 00	20,875 87	W. A. MacKenzie & Co.
	Govt. of Newfoundland, 6½ p.c., 1928.....	100,000 00	98,200 00	Wood, Gundy & Co.
	United States War Loan, 4½ p.c., 1933-38.....	50,000 00	50,000 00	U. S. Govt.



## SESSIONAL PAPER No. 9

Statement showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Canada Life— <i>Con.</i> .....	Municipal Debs., 4½ p.c.....	85,675 58	66,538 22	Canada Bond Corpn.
	" 5 p.c.....	109,000 00	94,389 55	A. E. Ames & Co.
	" 5 p.c.....	8,000 00	7,785 30	Housser, Wood & Co.
	" 6 p.c.....	56,792 44	55,723 44	Wood, Gundy & Co.
	" 6 p.c.....	50,000 00	47,930 00	Dominion Securities Corp.
	" 6 p.c.....	14,800 00	14,180 92	Brent, Noxon & Co.
	" 6 p.c.....	50,000 00	50,000 00	C. H. Burgess & Co.
	" 6 p.c.....	82,527 92	78,854 32	W. A. Mackenzie & Co.
	" 6½ p.c.....	26,633 96	26,633 96	"
	" 6½ p.c.....	18,979 00	19,092 87	Geo. Carruthers & Son.
	School Districts, 7 p.c.....	34,000 00	34,000 00	W. L. McKinnon & Co.
	Rural Tel. debs., 7½ p.c..	25,400 00	25,798 89	Goldman & Co.
	" " 7½ p.c..	20,850 00	21,177 56	W. L. McKinnon & Co.
	" " 8 p.c..	3,500 00	3,666 15	" "
	Toronto Harbour Comm., 4½ p.c.....	33,000 00	24,750 00	A. E. Ames & Co.
	Accumulation of book values towards par. ....		38,681 00	
		2,536,458 90	2,549,103 09	
Capital Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	14,050 00	14,050 00	Dom. Govt.
	Hydro Elec. Power Comm., 4 p.c.....	25,000 00	17,330 00	C. H. Burgess & Co.
	Accumulation of book values towards par.....		329 49	
	Written up.....		5,860 55	
		39,050 00	37,570 04	
C. M. B. A.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	25,000 00	25,120 00	Dom. Govt.
	Accumulation of book values towards par.....		458 66	
		25,000 00	25,578 66	
Commercial Travellers..	Dom. of Canada War Loan, 5½ p.c., 1933.....	5,000 00	5,000 00	Dom. Govt.
	Prov. of Ontario, 6 p.c., 1928	5,000 00	5,000 00	R. C. Matthews & Co.
		10,000 00	10,000 00	
Confederation Life.....	Dom. of Can. War Loan, 5½ p.c., 1933.....	315,000 00	315,000 00	Dom. Govt.
	Govt. of Newfoundland, 6½ p.c., 1928.....	100,000 00	98,200 00	A. E. Ames & Co.
	Municipal Debs., 7½ p.c.....	6,000 00	6,094 26	W. L. McKinnon & Co.
	Municipal Debs., 8 p.c.....	8,800 00	9,217 74	" "
	Accumulation of book values towards par.....		56,419 20	
		429,800 00	484,931 20	
Continental Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	250 00	247 50	A. Leishman.
	Dom. of Canada War Loan, 5½ p.c., 1922.....	50 00	49 27	F. McGill.
	Dom. of Canada War Loan, 5½ p.c., 1922.....	50 00	49 00	R. E. Elkind.
	Dom. of Canada War Loan, 5½ p.c., 1922.....	50 00	49 25	J. W. Watts.
	Dom. of Canada War Loan, 5½ p.c., 1922.....	50 00	50 00	C. H. Brown.



STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Continental Life—Con...	Dom. of Canada War Loan, 5½ p.c., 1922.....	50 00	50 00	C. W. Bergstrom.
	Dom. of Canada War Loan, 5½ p.c., 1923.....	550 00	544 50	A. Leishman.
	Dom. of Canada War Loan, 5½ p.c., 1923.....	100 00	100 00	N. R. Bailey.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	100 00	99 00	A. Leishman.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	200,000 00	200,000 00	Victory Loan Committe
	Dom. of Canada War Loan, 5½ p.c., 1927.....	100 00	99 00	N. R. Bailey.
	Dom. of Canada War Loan, 5½ p.c., 1927.....	100 00	100 00	Mrs. A. M. Miller.
	Dom. of Canada War Loan, 5½ p.c., 1927.....	100 00	99 00	W. A. Kenty.
	Dom. of Canada War Loan, 5½ p.c., 1927.....	100 00	101 00	A. Leishman.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	50 00	50 00	"
	Dom. of Canada War Loan, 5½ p.c., 1937.....	50 00	49 00	P. F. Lalond.
	Government of Newfound- land, 6½ p.c., 1928.....	100,000 00		Wood, Gundy & Co.
	Municipal Debs., 5½ p.c.....	11,255 41	10,099 11	
	Accumulation of book values towards par.....		773 25	
		313,005 41	212,608 88	
Crown Life....	Dom. of Canada War Loan, 5½ p.c., 1937.....	200,000 00	199,000 00	Canada Bond.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	26,000 00	26,000 00	Dom. Govt.
	Prov. of Alberta, 4½ p.c., 1924	1,000 00	917 40	Dominion Securities.
	Prov. of Alberta, 6 p.c., 1928	10,000 00	9,708 00	Canada Bond.
	Prov. of Saskatchewan, 5 p.c., 1932.....	10,000 00	9,662 00	"
	Prov. of Saskatchewan, 5 p.c., 1932.....	12,000 00	10,665 60	Sterling Bank.
	Prov. of Saskatchewan, 6 p.c., 1932.....	10,500 00	9,285 48	Canada Bond.
	Govt. of Newfoundland, 4 p.c., 1959.....	20,000 00	13,118 00	"
	Municipal Debs., 4 p.c.....	5,565 00	4,422 13	"
	" 5 p.c.....	22,160 26	19,397 23	"
	" 5 p.c.....	1,000 00	943 40	Dominion Securities.
	" 5½ p.c.....	1,000 00	874 25	W. L. McKinnon & Co.
	" 5½ p.c.....	12,000 00	10,488 30	Canada Bond.
	" 6 p.c.....	9,572 28	9,000 46	"
	Rural Telephone, 7½ p.c.....	5,500 00	5,586 11	W. L. McKinnon & Co.
	G.T.P. Railway, 4 p.c. (gtd. by Dominion).....	973 33	673 64	Canada Bond.
	G.T.P. Railway, 4 p.c. (gtd. by Alberta).....	1,946 66	1,435 27	"
	C. N. Railway, 4 p.c. (gtd. by Alberta, Manitoba)....	5,353 33	4,327 63	"
	G.T.P. Railway, 4 p.c. (gtd. by Saskatchewan).....	7,300 00	5,382 29	"
	C. N. Railway, 4 p.c., 1st mtge. (gtd. by Manitoba)	12,166 66	9,746 47	Dominion Securities.
	G.T.P. Railway, 4 p.c. (gtd. by Alberta).....	4,866 68	3,566 11	Sterling Bank.
	G.T.P. Railway, 4 p.c. (gtd. by Saskatchewan).....	9,720 00	7,257 45	"



SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

## BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Crown Life—Con.....	C.N.R. Western Railway, 4½ p.c. (gtd. by Alberta)...	12,000 00	9,308 52	Canada Bond.
	Hydro Elec. Power Comm., 4 p.c. (gtd. by Ontario)...	25,000 00	17,500 00	"
	Toronto Harbour Comm., 4½ p.c.....	1,000 00	775 60	"
	Accumulation of book values towards par.....		825 77	"
		426,624 20	389,867 71	
Dominion Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	1,650 00	1,635 00	A. W. Irwin and others.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	1,650 00	1,650 00	" "
	Dom. of Canada War Loan, 5½ p.c., 1933.....	500,000 00	500,000 00	Dom. Govt.
	Prov. of Alberta, 6 p.c., 1928	25,000 00	24,270 00	Canada Bond Co.
	Municipal Debs., 5½ p.c.....	10,437 67	9,796 67	Local Govt. Board, Sask
	" 6 p.c.....	20,000 00	19,518 00	A. E. Ames & Co.
	" 7 p.c.....	10,000 00	10,000 00	" "
	Municipal debs., 8 p.c.....	124 19	124 19	Returned unpaid.
	Accumulation of book values towards par.....		1,251 68	
		568,861 86	568,245 54	
Excelsior Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	574,000 00	273,369 80	Dominion Government.
	Prov. of British Columbia, 5 p.c., 1928.....	5,000 00	4,455 00	A. E. Ames & Co.
	Prov. of Saskatchewan, 5 p.c., 1938.....	25,000 00	24,155 00	" "
	Municipal debs., 5½ p.c.....	5,000 00	4,323 50	Wood, Gundy & Co.
	Appreciation in book values.....		6,085 57	
		609,000 00	312,388 87	
Great West Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	100 00	99 00	W. F. Flewwelling.
	Dom. of Canada War Loan, 5½ p.c., 1923.....	9,400 00	9,400 00	Dominion Government.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	2,128,800 00	938,800 00	" "
	Dom. of Canada War Loan, 5½ p.c., 1937.....	5,000 00	4,925 00	Fort St. Development Co.
	Prov. of Alberta, 6 p.c., 1928	25,000 00	24,270 00	Wood, Gundy & Co.
	Prov. of Saskatchewan, 6 p.c., 1938.....	50,000 00	48,310 00	Nay & James, W. A. MacKenzie & Co., J. A. Thompson.
	Municipal debs., 5 p.c.....	86,000 00	71,443 69	Wood, Gundy & Co.
	" " 5 p.c.....	50,000 00	45,840 00	E. Brown & Co.
	" " 6 p.c.....	100,000 00	95,915 00	" "
	" " 7 p.c.....	5,769 00	5,769 00	J. A. Thompson.
	" " 6½ p.c.....	19,000 00	19,000 00	E. Brown & Co.
	" " 7 p.c.....	3,000 00	3,000 00	Municipality.
	" " 7½ p.c.....	8,100 00	8,329 88	Kerr, Fleming & Co.
	School Dist., debs., 7 p.c....	2,500 00	2,479 15	Bond & Deb. Corp'n.
	" " 7 p.c....	13,000 00	12,977 37	Local Gov't Board.
	" " 7 p.c....	137,725 00	133,348 50	W. Ross Alger & Co.
	" " 7 p.c....	2,000 00	1,982 00	School District.
	" " 7½ p.c....	9,400 00	9,655 57	Nay & James.
	" " 7½ p.c....	20,900 00	21,137 27	Kerr Fleming & Co.
	" " 7½ p.c....	6,000 00	6,201 54	W. Ross Alger & Co.



STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Great West Life—Con...	" " 7½ p.c. Rural Telephone Co. debs.	7,000 00	7,175 00	Bond & Deb. Corp'n.
	6½ p.c. Rural Telephone Co. debs.	10,545 15	9,931 02	Union Casualty Co.
	7 p.c. Rural Telephone Co. debs.	27,364 65	26,960 43	D. R. Finkelstein
	7½ p.c. Rural Telephone Co. debs.	9,000 00	9,000 00	Telephone Co.
	7½ p.c. Rural Telephone Co. debs.	9,200 00	9,373 78	Kerr, Fleming & Co.
	7½ p.c. Rural Telephone Co. debs.	6,500 00	6,654 11	W. L. McKinnon & Co.
	7½ p.c. Rural Telephone Co. debs.	8,100 00	8,292 05	J. A. Thompson.
	7½ p.c. Rural Telephone Co. debs.	22,665 90	23,272 69	Union Casualty Co.
	8 p.c. Profit on sale of securities.		9,571 31	
		2,782,069 70	1,577,052 38	
	Dom. of Canada War Loan, 5½ p.c. 1933.	390,000 00	389,894 52	Subscription, 30 p.c. Inst
	Dom. of Canada War Loan, 5½ p.c., 1923-1933.	6,555 00	6,555 00	" "
Imperial Life.....	Prov. of Nova Scotia, 5 p.c., 1926.	25,000 00	23,507 71	A. E. Ames & Co.
	Prov. of Ontario, 6 p.c., 1928	100,000 00	97,743 08	Dominion Securities.
	Gov't of Newfoundland, 6½ p.c., 1928.	100,000 00	99,014 73	" "
	Municipal debs., 5½ p.c.	50,000 00	47,589 34	" "
	" " 6 p.c.	90,000 00	88,128 88	" "
	" " 6 p.c.	5,000 00	4,893 92	Wood, Gundy & Co.
	" " 7 p.c.	25,000 00	25,350 00	Dominion Securities.
	Hydro Electric Power Commission, 4 p.c.	50,000 00	35,301 37	" "
	Accumulation of book values towards par.		8,662 74	
		841,555 00	826,641 29	
I. O. F.....	Dom. of Canada War Loan, 5½ p.c., 1933.	50,000 00	50,000 00	Dominion Government.
	Prov. of Nova Scotia debs., 3½ p.c., 1945.	125,073 33	96,525 34	Transfer Union Trust Co.
	Prov. of Ontario, 3½ p.c., 1936	206,000 00	173,040 00	" "
	" " 4 p.c., 1926	44,000 00	41,041 00	" "
	U.S. Liberty Loan, 4½ p.c., 1928	3,750 00	3,750 00	U.S. Government.
	Municipal debs., 4½ p.c.	28,366 27	23,405 38	Transfer Union Trust Co.
	" " 5 p.c.	6,667 39	6,535 28	" "
	" " 5½ p.c.	8,958 15	8,650 36	" "
	" " 6 p.c.	69,079 36	66,316 08	" "
	School Dist. debs., 7 p.c.	200 00	200 00	" "
	" " 7½ p.c.	70 01	70 01	School District unpaid.
	Chesapeake & Ohio Ry. Co., 20 year convertible, 4½ p.c.	10,000 00	7,000 00	Transfer Union Trust Co.
	Barcelona T., L. & Power Co., 10 year notes, 5 p.c.	12,166 66	97,333 33	Adjustment Interest.
	Michigan United Ry. Co., 1st and refunding, 5 p.c.	100,000 00	77,187 50	Transfer Union Trust Co.
	Windsor, Essex & Lake Shore R. Ry., coll. mtge., 5 p.c.	18,950 00	21,950 00	Union Bank.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.		Price paid.		From or through whom purchased.
		\$	cts.	\$	cts.	
I. O. F.— <i>Con.</i> .....	Norfolk & Portsmouth Traction Co., 1st mtge., 5 p.c..	467,000	00	402,434	22	Transfer Union Trust Co.
	Chicoutimi Water & Electrical Co., 1st mtge., 5 p.c.	100,000	00	82,000	00	" "
	Bay Cities Water Co., 1st mtge., 5 p.c.....	6,000	00	4,376	28	Company.
	Security Trust Co., debs., 5 p.c.....	351,671	97	372,108	58	Standard Bank.
	Three Rivers Gas Co., 1st mtge., 5 p.c.....	10,000	00	10,000	00	Fraternal Fund.
	New York City District Realty Corp'n, gen. mtge. B, 5-6 p.c.....	20,398	29	74,994	13	Company.
	Andrews Manufacturing Co., 1st mtge.....	134,450	00	134,450	00	"
	Buffalo Realty Co., 1st mtge., 6 p.c.....	95,000	00	95,000	00	Transfer Company.
	Kenilworth Inn—Real Estate, debs. A, 6 p.c.....	200,000	00	200,000	00	National Wood Products Co.
	Kenilworth Inn Real Estate debs. B.....	200,000	00	200,000	00	Transfer National Wood Products Co.
	Missouri Metals Corporation, temp. sinking fund, 6 p.c..	125,000	00	70,000	00	Transfer Security Trust Co.
	National Wood Products Co. 1st mtge., 6 p.c.....			268,671	82	Company.
	New York Steam Co. temp. gen. mtge., 6 p.c.....			28,566	47	"
	New York Steam Co. certificates of indebtedness, 6 p.c	97,500	00	96,525	00	"
	Valpey Co. 1st mtge., series "A" and "B," 6 p.c.....	7,000	00	7,000	00	Transfer Security Trust Co.
	Western Timber Corporation 1st mtge., 6 p.c.....	64,000	00	63,600	00	" "
	Union Water Development Co. coll. trust, 7 p.c.....	48,568	04	34,453	75	Company.
	Whiting Carolina Co.....	3,034	25	3,034	25	"
	Chatham Packing Co.....	8,750	00	8,750	00	"
	Credit Society Real Estate Owners, Danish Isles.....	38,505	60	35,705	38	Transfer from Stocks a/c
	Royal Mtge. Bank Norway for drawings.....	38,933	44	33,744	69	" "
	Carolina Ry. & Lumber Co. (Graham Co. L. & T. Co.)			1	00	Re Spec. Cont. Fund.
	Prov. of Saskatchewan.....			250	00	Adjustment.
	Municipal debs.....	570	79			"
	Barcelona T., L. & P. Co....	57	84			"
		2,699,721	39	2,898,669	85	
London Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	1,000,000	00	650,000	00	Dominion Government.
	Prov. of British Columbia, 5 p.c., 1928.....	50,000	00	44,550	00	W. A. McKenzie & Co.
	Prov. of New Brunswick, 6 p.c., 1928.....	50,000	00	49,114	59	A. E. Ames & Co.
	Prov. of Saskatchewan, 5 p.c., 1932.....	50,000	00	43,025	00	W. A. McKenzie & Co.
	Prov. of Saskatchewan, 6 p.c., 1938.....	100,000	00	95,795	00	A. E. Ames & Co.



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STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

## BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts	\$ cts	
London Life—Con. ....	Municipal debts., 4½ p.c. ....	25,000 00	19,242 50	Canada Bond Corpora- tion.
	" " 5 p.c. ....	23,000 00	22,844 08	C. W. Burgess & Co.
	" " 5 p.c. ....	19,375 15	17,227 55	Æmilius Jarvis Co.
	" " 5 p.c. ....	13,456 24	10,358 60	Canada Bond Corpora- tion.
	" " 5 p.c. ....	46,024 95	40,692 96	Dominion Securities Cor- poration.
	" " 5 p.c. ....	50,000 00	43,167 00	A. E. Ames & Co.
	" " 5 p.c. ....	24,847 56	19,314 00	Wood, Gundy & Co.
	" " 6 p.c. ....	15,598 74	14,422 59	" "
	" " 6 p.c. ....	35,645 86	33,905 63	Æmilius Jarvis Co.
	" " 6½ p.c. ....	25,000 00	25,000 00	Wood, Gundy & Co.
	Accumulation of book values towards par. ....		11,292 00	
		1,532,948 50	1,139,951 50	
Manufacturers Life. ....	Dom. of Canada War Loan, 5½ p.c., 1933. ....	1,500,000 00	1,501,150 00	Dominion Government.
	Dom. of Canada debts., 5½ p.c., 1919. ....	500,000 00	500,000 00	Kerr, Fleming & Co
	Imperial Japanese Govt., 4 p.c., 1931. ....	24,350 00	19,000 00	F. G. Sale & Son.
	Municipal debts., 5½ p.c. ....	16,883 16	14,189 28	Exchanged for new bonds
	Municipal debts., 6 p.c. ....	735 20	735 20	Town of Battleford.
	School District debts., 5½ p.c.	36,779 62	36,779 62	School District .
	" " 7 p.c.	2,900 00	2,839 35	MacNeill & Young.
	" " 7 p.c.	2,250 00	2,238 10	W. L. McKinnon & Co.
	" " 7 p.c.	11,550 00	11,363 99	Dept. of Education.
	" " 7½ p.c.	3,800 00	3,866 50	Goldman & Co
	" " 7½ p.c.	19,200 00	19,520 85	Kerr, Fleming & Co.
	" " 8 p.c.	2,600 00	2,690 30	"
	" " 8 p.c.	400 00	400 00	Local Govt. Board.
	Rural Telephone Co., debts., 7½ p.c. ....	50,900 00	51,878 04	W. L. McKinnon & Co.
	Rural Telephone Co., debts., 7½ p.c. ....	14,000 00	14,389 51	Goldman & Co.
	Rural Telephone Co., debts., 7½ p.c. ....	16,106 00	16,490 10	Kerr Fleming & Co.
	Rural Telephone Co., debts., 8 p.c. ....	800 00	837 98	W. L. McKinnon & Co.
	Rural Telephone Co., debts., 7½ p.c. ....	2,000 00	2,031 80	MacNeill & Young.
	Accumulation of book values towards par. ....		8,112 24	
		2,205,253 98	2,208,512 86	
Monarch Life. ....	Dom. of Canada War Loan, 5½ p.c. ....	104,100 00	48,341 00	Various.
	Municipal debts., 6 p.c. ....	15,000 00	13,667 00	W. R. Alger & Co.
	" " 7 p.c. ....	1,000 00	981 00	W. L. McKinnon & Co.
	" " 8 p.c. ....	9,800 00	9,907 30	"
	School District debts., 7 p.c.	17,300 00	16,966 50	W. R. Alger & Co.
	" " 8 p.c.	1,700 00	1,735 53	Bond & Deb. Corp'n.
	Rural Telephone Co., debts., 7½ p.c. ....	6,400 00	6,498 13	W. L. McKinnon & Co)
	Rural Telephone Co., debts., 8 p.c. ....	2,550 00	2,671 05	"
	Accumulation of book values towards par. ....		236 83	
		157,850 00	101,004 34	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Mutual Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	630,000 00	630,000 00	Dominion Government.
	Prov. of Ont., 6 p.c., 1928..	25,000 00	25,063 28	Hanson Bros & R. C. Matthews Co.
	Govt. of Newfoundland, 6½ p.c., 1928.....	100,000 00	99,669 86	A. E. Ames & Co.
	Municipal debts., 5 p.c.....	108,765 92	99,018 20	Geo. A. Stinson & Co.
	" 5½ p.c.....	4,160 36	4,047 84	"
	" 6 p.c.....	11,318 49	10,645 13	Brent, Norton & Co.
	" 6½ p.c.....	50,000 00	50,496 05	Wood, Gundy & Co.
	School District debts., 7 p.c.	60,000 00	61,805 24	W. A. McKenzie & Co.
	Rural Telephone Co., debts., 7½ p.c.....	16,600 00	17,268 46	W. L. McKinnon & Co.
	Humboldt Reversal.....		1,025 28	
	Accumulation of book values towards par.....		12,190 95	
		1,005,844 77	1,011,230 29	
National Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	250,000 00	250,000 00	Dominion Government.
	Dom. of Canada War Loan, 5½ p.c., 1922-27-33-37.....	1,700 00	1,684 00	Policy holders.
	Prov. of New Brunswick, 6 p.c., 1928.....	10,000 00	9,908 00	A. E. Ames & Co.
	Prov. of Nova Scotia, 5 p.c., 1926.....	5,000 00	4,666 00	"
	Prov. of Ontario, 4 p.c., 1926	8,000 00	6,995 20	Housser, Wood & Co.
	" 6 p.c., 1928	6,000 00	6,000 00	R. C. Matthews & Co.
	Prov. of Saskatchewan, 6 p.c., 1938.....	8,000 00	8,000 00	Dom. Securities Corpn.
	Govt. of Newfoundland, 6½ p.c., 1928.....	5,000 00	5,000 00	"
	United States Liberty Loan, 4½ p.c., 1928.....	50 00	47 50	Policy holder.
	Municipal debts., 5 p.c.....	4,440 00	3,927 95	A. E. Ames & Co.
	" 5 p.c.....	6,000 00	5,151 60	Canada Bond Co.
	" 5 p.c.....	6,000 00	5,202 60	Dom. Securities Corpn.
	" 5 p.c.....	5,000 00	4,634 00	R. C. Matthews & Co.
	" 5½ p.c.....	13,367 33	12,662 20	C. W. Burgess & Co.
	" 6 p.c.....	6,677 89	6,232 43	"
	" 6 p.c.....	5,000 00	4,650 40	Imperial Bank.
	" 6 p.c.....	10,051 07	9,506 07	A. E. Ames & Co.
	" 6 p.c.....	5,000 00	4,644 50	Housser, Wood & Co.
	" 6 p.c.....	4,000 00	4,000 00	Brent Noxon & Co.
	" 6 p.c. (gtd. by Prov. of Ontario).....	2,000 00	1,940 60	R. C. Matthews & Co.
	Municipal debts., 6½ p.c.....	4,050 91	4,050 91	W. A. MacKenzie & Co.
	" 6½ p.c.....	9,500 00	9,500 00	Brent Noxon & Co.
	" 7 p.c.....	5,000 00	5,000 00	Dom. Securities Corpn.
	School District debts., 5½ p.c.	333 35	285 50	R. C. Matthews & Co.
	G.T.P.R. Branch Lines Co., 4 p.c. (gtd by Prov. of Sask.).....	4,866 67	3,727 37	Dom. Securities Corpn.
	Hydro Electric Power Com- mission (gtd. by Prov. of Ontario), 4 p.c.....	1,000 00	700 00	"
	Hydro Electric Power Com- mission (gtd. by Prov. of Ontario), 4 p.c.....	13,000 00	8,968 90	R. C. Matthews & Co.
	Accumulation of book values towards par.....		3,369 08	
		399,037 22	390,454 81	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
North American Life....	Dom. of Canada War Loan, 5½ p.c., 1922.....	200 00	199 00	Lycett.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	270,000 00	270,000 00	Dominion Government.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	1,000 00	987 50	W. A. MacKenzie & Co.
	School District debs., 5½ p.c.	35,039 19	34,059 96	Exchange Direct.
	British Colonies Trans. Co., 7 p.c.....	150,000 00	142,677 42	Goldman & Co.
	Hydro Electric Power Com- mission (gtd. by Prov. of Ontario), 4 p.c.....	100,000 00	68,780 00	R. C. Matthews & Co.
		556,239 19	516,703 88	
Northern Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	700 00	700 00	Various.
	Dom. of Canada War Loan, 5½ p.c., 1923.....	200 00	00 00	Various.
	Dom. of Canada War Loan, 5½ p.c., 1927.....	200 00	200 00	G. W. Price.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	215,000 00	107,571 27	Dominion Government.
	Prov. of Saskatchewan, 6 p.c., 1938.....	10,000 00	9,766 85	A. E. Ames & Co.
	Anglo-French External Loan, 5 p.c., 1920.....	25,000 00	6,863 10	Balance of purchase price.
	Municipal debs., 7 p.c.....	5,000 00	5,083 47	A. E. Ames & Co.
	Accumulation of book values towards par.....		1,216 29	
		2,561,000 00	131,600 98	
Royal Guardians....	Dom. of Canada War Loan, 5½ p.c., 1933.....	102,000 00	74,000 00	Hanson & Ferguson.
		102,000,00	74,000 00	
Saskatchewan Life.....	Dom. of Canada War Loan, 5½ p.c.....	1,650 00	1,650 00	Various.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	35,000 00	17,500 00	Dom. Govt.
	Dom. of Canada War Loan, 5 p.c., 1937.....	5,000 00	4,700 00	McDougall Cowans.
	School District debs., 7 p.c.	3,100 00	3,075 65	Local Govt. Board.
	" 7 p.c.	600 00	596 55	W. L. McKinnon & Co.
	" 7 p.c.	500 00	488 63	Allan, Gordon & Gor- don.
	" 7½ p.c.	1,000 00	988 68	"
	Rural Telephone Co., debs., 8 p.c.....	500 00	500 00	"
	Accumulation of book values towards par.....		32 86	
		47,350 00	29,532 37	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
La Sauvegarde Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	250 00	250 00	Policy holders.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	125,000 00	42,965 50	Provincial Bank.
	Municipal debts., 6 p.c.....	100,000 00	98,075 97	"
	Accumulation of book values towards par.....		608 20	
		225,250 00	141,899 67	
Security Life.....	Dom. of Canada War Loan, 5 p.c., 1931.....	500 00	493 75	Dr. E. P. Chagnon.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	5,000 00	1,500 00	Dominion Government.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	100 00	100 00	W. T. Wellison.
	Accumulation of book values towards par.....		199 62	
		5,600 00	2,293 37	
Sovereign Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	150 00	150 00	On Account Premium Obligations.
	Dom. of Canada War Loan, 5½ p.c., 1923.....	150 00	150 00	"
	Dom. of Canada War Loan, 5½ p.c., 1927.....	150 00	150 00	"
	Dom. of Canada War Loan, 5½ p.c., 1937.....	50 00	50 00	"
	Dom. of Canada War Loan, 5½ p.c., 1933.....	100,000 00	100,000 00	Dominion Government.
	Accumulation of book values towards par.....		1,269 32	
		100,500 00	101,769 32	
Sun Life.....	Dom. of Canada Deb. Stock, 5½ p.c., 1919.....	1,000,000 00	1,000,000 00	Meredith, Rountree.
	Dom. of Canada War Loan, 5½ p.c., 1922.....	1,100 00	1,089 00	Wm. Inkster & J. W. McKee.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	7,301,000 00	3,001,500 00	Dominion Government.
	Dom. of Canada War Loan, 5½ p.c., 1937.....	5,000 00	4,950 00	W. H. Austin.
	Abitibi Power & Paper Co., 7 p.c.....	125,000 00	103,125 00	Royal Securities Corp.
	Asbestos Corporation of Canada, 5 p.c.....	91,500 00	68,382 13	Kingstone & Mackenzie, F. H. Manley & Co., and Imperial Securities Co.
	Banco Wipotecario de Chile, 7 p.c.....	5,880 00	5,806 27	C. E. Wessel.
	Barcelona Traction, Light & Power Co. Notes, 5 p.c....	24,236 00	7,270 00	Received in exchange for a like amount of coupons detached from Barcelona Traction, Light and Power Co. 5% Bonds.
	Canadian Consolidated Rubber Co., 6 p.c.....	4,000 00	3,597 50	O'Brien & Williams.
	Calgary, Alta., 7 p.c.....	100,000 00	99,250 00	Wood, Gundy & Co.
	Canadian Cottons, Ltd., 5 p.c.....	46,800 00	37,228 50	C. Meredith & Co., and O'Brien & Williams.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life—Con. ....	Canadian Northern Western Ry. (G'teed by Prov. of Alta.), 4½ p.c. ....	25,000 00	19,017 50	Dom. Securities Corp.
	Canada Steamship Lines, 5 p.c. ....	48,666 66	39,361 61	W. Graham Browne & Co.
	Cedars Rapids Mfg. & Power Co., 5 p.c. ....	50,000 00	40,500 00	Nesbitt, Thomson & Co.
	Danville, Champaign & Decatur Ry. & Light Co., 5 p.c. ....	223,000 00	189,550 00	Illinois Traction Co.
	Des Moines & Central Iowa Electric Co., 5 p.c. ....	101,000 00	85,850 00	" "
	Des Moines Electric Co., 5 p.c. ....	208,000 00	176,800 00	" "
	Dominion Iron & Steel Co. 1st Mtge., 5 p.c. ....	5,000 00	4,241 50	Imperial Securities Co.
	Dominion Iron & Steel Co. Consolidated Mtge., 5 p.c.	180,553 32	135,897 39	Imperial Securities Co., C. Meredith & Co., and Dominion Securities Corporation.
	Montreal R.C. School Com., 5 p.c. ....	18,000 00	14,235 66	W. Graham Browne & Co.
	French Republic, Loan of Liberation, 4 p.c. ....	386,000 00	261,373 44	Henri Pensot, French Consul.
	Hawkesbury Electric Light & Power Co., 7 p.c. ....	10,000 00	9,150 00	Nesbitt, Thompson & Co.
	Kobe, Japan, 6 p.c. ....	94,620 00	90,648 45	Kanda Bank, Tokyo
	Levis County Ry., 5 p.c. ....	348,900 00	170,389 74	National Trust Co.
	Levis Co. Ry. Receiver's Certificates, 7 p.c. ....	85,000 00	85,000 00	" "
	Montreal Tramways Co., 5 p.c. ....	20,000 00	15,724 00	Imperial Securities Co.
	Mount Royal, Que., 5 p.c. ....	50,000 00	38,100 00	F. H. Manley & Co.
	Gov't of Newfoundland, 5 p.c. ....	21,000 00	16,250 70	Dom. Securities Corp.
	Northern Electric Co., 5 p.c.	2,000 00	1,605 00	Imperial Securities Co.
	Penmans, Ltd., 5 p.c. ....	23,500 00	20,370 00	Imperial Securities Co., Grant, Johnson & Co., and C. Meredith & Co.
	Peoria Ry. Co. General Mtge., 5 p.c. ....	95,000 00	80,750 00	Illinois Traction Co.
	Porto Rico Railways Co., Ltd., General Mtge, 5 p.c.	14,600 00	10,220 00	National Bond Co.
	Protestant Board of School Comm's, 6 p.c. ....	295,000 00	268,216 04	Hanson Bros.
	Quincy Horse Railway & Carrying Co., 5 p.c. ....	150,000 00	137,520 00	Illinois Traction Co.
	Regina, Sask., 6½ p.c. ....	16,000 00	15,920 00	Wood, Gundy & Co.
	St. Charles Bas du Sault, Que., School Comm's, 6 p.c. ....	84,000 00	74,340 00	Credit Canada, Ltd.
	St. Edouard (Montreal) R. C. School Comm's, 5½ p.c.	65,000 00	56,132 70	W. Graham Browne & Co.
	St. Louis, Springfield & Peoria Railroad, 5 p.c. ....	107,000 00	90,950 00	Illinois Traction Co.
	Sao Paulo Tramway, Light & Power Co., 5 p.c. ....	22,000 00	17,560 00	Imperial Securities Co., and F. H. Manley & Co.
	Saskatoon, Sask., 5 p.c. ....	27,000 00	20,619 90	F. Thompson & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Concluded.*

Company.	Description of Securities.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life — <i>Con.</i> .....	Prov. of Saskatchewan, 6 p.c.	100,000 00	95,800 00	Wood, Gundy & Co.
	Toronto Paper Mfg. Co., 6 p.c.	4,000 00	3,460 00	Imperial Securities Co.
	U.S. Government Liberty Loan, 4½ p.c., 1942.....	6,500 00	6,508 12	Exchanged.
	Villeray (Montreal) R. C. School Comm's, 5½ p.c....	10,000 00	8,614 01	W. Graham, Browne & Co.
	Visitation (Montreal) R. C. School Comm's, 5½ p.c....	62,000 00	53,383 86	" "
	Western Power Co. of Canada, 5 p.c.	45,500 00	25,452 50	Royal Securities Corp. and Imperial Securities Co.
	Whalen Pulp & Paper Mills, 6 p.c.	300,000 00	260,671 65	Royal Securities Corp.
	Yokohama, Japan, 6 p.c.	3,735 00	3,630 42	Kanda Bank, Tokyo.
	Municipal debts., 5½ p.c.	7 85	7 85	Interest added to principal.
	Accumulation of book values towards par.....		117,238 74	
		12,012,598 83	7,093,259 19	
Travellers Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	55,000 00	55,000 00	Dominion Government.
	Prov. of Ontario, 6 p.c., 1928	5,000 00	5,000 00	Greenshields & Co.
	Prov. of Manitoba, 6 p.c., 1928.....	5,000 00	4,913 50	" "
	Prov. of Saskatchewan, 6 p.c., 1933.....	5,000 00	4,831 00	" "
	Municipal debts., 6 p.c.	10,000 00	9,850 00	Rene T. Leclerc.
	" " 6 p.c.	10,000 00	10,000 00	Greenshields & Co.
	" " 7 p.c.	10,000 00	9,950 00	" "
	Montreal Protestant School Comm's, 6 p.c.	10,000 00	9,547 00	" "
	Accumulation of book values towards par.....		404 66	
		110,000 00	109,496 16	
Woodmen.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	18,000 00	18,000 00	Dominion Government.
	Municipal debts., 5½ p.c.	4,000 00	4,000 00	Municipality.
	Accumulation of book values towards par.....		578 86	
		22,000 00	22,578 86	
Western Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	850 00	847 50	Stockholders.
	Dom. of Canada War Loan, 5½ p.c., 1927.....	1,000 00	990 00	"
	Dom. of Canada War Loan, 5½ p.c., 1937.....	650 00	647 00	"
	Dom. of Canada War Loan, 5½ p.c., 1923.....	200 00	200 00	"
	Dom. of Canada War Loan, 5½ p.c., 1933.....	30,000 00	9,000 00	Victory Loan Comm.
	Dom. of Canada War Loan, 5½ p.c., 1933.....	400 00	400 00	Stockholder.
	School District debts., 7 p.c.	24,700 00	24,505 30	W. Ross Alger & Co.
		57,800 00	36,589 80	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

STOCKS PURCHASED.

Company.	Description of Stocks.	Dividend Paid In			Par value.	Price paid.	From or through whom purchased.
		1916	1917	1918			
Confederation Life .....	Consumer's Gas Co., instal- ment 20 p.c.....	10	10	10	\$ cts. 9,420 00	\$ cts. 14,130 00	Allotted by Con- sumer's Gas Co. G. T. Fergusson & Co.
	Imperial Bank.....	12	12	12	10,800 00	21,848 00	
					20,220 00	35,978 00	
I.O.F.....	Royal Bank of Canada.....				26,600 00	55,328 00	Transfer re Nor- thern Crown Bank.
	York Security Co., Toronto				6,000 00	3,000 00	
					32,600 00	58,328 00	Transfer re Fra- ternal Fund.
	Re Siek Benefit Fund Mary Mac. Plantation Co. Stock				100,000 00	100,000 00	
National Life....	Imperial Bank of Canada..	12	12	12	700 00	1,369 50	Cassels & Big- gar.
					700 00	1,369 50	
Northern Life Sun Life.....						337 84	Adjustment.
	Atchison Ry. Light & Power Co., gtd.....				136,000 00	130,560 00	Illinois Traction Co.
	Canada Cement Co.....	7	7	7	61,500 00	57,315 29	C. Meredith & Co. O'Brien and Williams.
	Canadian Consolidated Rub- ber Co.....	7	7	7	18,600 00	17,965 04	Alex. Paterson & Co. O'Brien & Williams.
	Canadian Cottons Ltd.....	6	6	6	2,000 00	1,515 14	R. Moat & Co.
	Dominion Coal Co.....	7	7	7	30,900 00	28,604 35	R. Moat & Co., W. Graham Browne & Co. O'Brien & Wil- liams & Im- perial Securi- ties Corpn.
	Dominion Glass Co.....	7	7	7	83,100 00	67,513 49	C. Meredith & Co., D. A. Gordon, O'Brien & Wil- liams, A. P. B. Williams,
	Dom. Iron and Steel Co.....	7	7	7	150,100 00	140,245 01	W. Graham Browne Co. O'Brien & Williams.
	Dom. Textile Co.....	7	7	7	2,000 00	1,955 00	C. Meredith & Co.
	International Milling Co.....	7	7	7	30,200 00	26,611 43	Nesbitt, Thomson & Co., Imperial Securities Corpn. & A. E. Ames & Co.
	Maple Leaf Milling Co.....	7	7	7	4,500 00	4,339 17	W. Graham Browne & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

STOCKS PURCHASED—*Concluded.*

Company.	Description of Stocks.	Dividend Paid In			Par value.	Price paid.	From or through whom purchased.
		1916	1917	1918			
					\$ cts.	\$ cts.	
Sun Life.....	Montreal Cottons, Ltd.....	7	7	7	104,400 00	103,617 25	Alex. Paterson & Co. R. Moat & Co., & Redpath & Co.
	Ogilvie Flour Mills Co., Ltd.	7	7	7	17,000 00	16,894 25	
	Penmans Ltd.....	6	6	6	200,000 00	161,917 80	O'Brien & Williams. Imperial Secur- ities Co. & O'Brien and Williams.
	Riordon Pulp & Paper Co.	7	7	7	196,200 00	181,905 15	
	Steel Co. of Canada.....	7	7	7	282,200 00	266,877 14	Nesbitt, Thomson & Co. & O'Brien & Williams.
	Montreal Light, Heat & Power Co.....				105,700 00	243,298 00	
	Shawinigan Water & Power Co.....	7	7	7	51,000 00	58,283 49	O'Brien & Wil- liams.
					1,475,400 00	1,509,417 00	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

## BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED.

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	
		\$ cts.	\$ cts.	\$ cts.	
Alliance Nationale	Amortization of book values towards par.....		253 62		
			253 62		
A.O.F.....	Municipal debts.....	8,653 57	8,491 33		Matured.
	Amortization of book values towards par.....		75 03		
		8,653 57	8,566 36		
Les Artisans.....	Anglo French External Loan, 5 p.c., 1920.....	50,000 00	47,994 23	47,994 23	D. W. and A. E. Brunet.
	United States Liberty Loan, 3½ p.c., 1947.....	15,000 00	15,000 00	15,000 00	"
	Municipal debts.....	125 38	136 29	136 29	Municipality.
	" .....	1,388 34	1,385 97	1,385 97	"
	" .....	28 16	28 16	28 16	"
		66,541 88	64,544 65	64,544 65	
Canada Life.....	Dom. of Canada Treasury Notes, 5 p.c.....	200,000 00	200,000 00	200,000 00	Conversion.
	Dom. of Canada (4) War Loan, 5½ p.c., 1922.....	1,000,000 00	986,600 00	986,600 00	Victory Loan Special Com. Payment.
	Government.....		1,075 32		
	Anglo French War Loan, 5 p.c., 1920.....	300,000 00	290,058 00	294,325 13	Dom. Securities Corp.
	Anglo French War Loan, 1920.....	120,000 00	116,023 19	117,671 66	A. E. Ames & Co. Payment.
	Municipal debts.....		68,715 15		"
	School District debts.....		28,257 46		"
	Rural Telephone Co., debts.....		1,453 65		"
	Toronto Ry. Co., 4½ p.c....	12,166 66	12,234 41	12,166 66	Redeemed.
	Hamilton St. Ry., 4½ p.c....	2,000 00	2,044 12	2,000 00	"
	Ottawa Electric Ry. Co., 5 p.c.....	7,000 00	7,000 00	7,000 00	"
	Wyandotte & Detroit Ry. 5 p.c.....	50,000 00	50,091 12		Matured.
	Dominion Realty Co....		47,268 63		Payment.
	Petrolia Utilities, 6 p.c....	6,000 00	5,922 70	6,000 00	Redeemed.
	Provincial Light, Heat and Power Co., 5 p.c.....	3,000 00	3,000 00	3,150 00	"
	Amortization of book values towards par....		4,175 20		
		1,700,166 66	1,823,918 89		
Capital Life.....	Dom. of Canada War Loan 5 p.c.....	14,050 00	13,650 00		Conversion.
	Municipal debts.....	38,000 00	32,205 00	32,205 00	Bank of Ottawa.
	" .....	1,164 79	1,137 43		Matured.
	School District debts.....	160 00	160 00		"
	Canadian Northern Ry....	24,333 32	20,440 14	20,440 14	Bank of Ottawa.
	Hydro Electric Power Comm.....	25,000 00	19,000 00	19,000 00	"
	Amortization of premium through the interest account .....		10 08		
		102,703 11	86,602 65	81,170 14	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

## BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
C.M.B.A.....	Government of Nova Scotia, 4½ p.c.....	10,000 00	10,000 00	.....	Matured.
	Municipal debts.....	8,374 04	8,489 76	.....	
	Amortization of book values towards par.....	.....	152 56	.....	
		18,374 04	18,642 32	.....	
Commercial Travellers.....	Amortization of book values towards par.....	.....	19 07	.....	
		.....	19 07	.....	
Confederation Life	Government of Manitoba, 1928.....	5,000 00	4,874 80	.....	Sold. Matured. “
	Government of Ontario...	795 19	795 19	.....	
	Municipal debts.....	42,911 54	43,132 50	.....	
	Dominion Realty Co.....	2,665 38	2,665 38	.....	
		51,383 11	51,467 87	.....	
Continental Life..	Government of British Columbia, 5 p.c., 1928...	75,000 00	66,172 60	67,020 31	Housser, Wood & Co.
	Government of Newfoundland, 6½ p.c., 1928.....	100,000 00	.....	1,000 00	Wood, Gundy & Co.
	Municipal debts.....	10,000 00	8,772 23	8,772 23	Exchange for new re-funding bonds.
	“ “ .....	5,890 32	5,440 39	.....	Matured.
	Amortization of book values towards par.....	.....	129 31	.....	
	Written off.....	.....	47,376 00	.....	
		190,890 32	127,890 53	.....	
Crown Life.....	Dom. of Canada 2 yr. Notes, 5 p.c.....	30,000 00	29,078 19	29,990 63	Ames & Co.
	Anglo-French, 5 p.c.....	106,000 00	95,598 35	104,286 20	Hudson & Co.
	Municipal debts.....	5,357 49	5,319 67	.....	Matured.
	School District debts.....	570 00	644 93	.....	“
	Amortization of book values towards par.....	.....	137 24	.....	
		141,927 49	130,778 38	.....	
Dominion Life....	Dom. of Canada War Loan, 5½ p.c., 1937.....	50 00	50 00	.....	Thos. Williard.
	Prov. of Saskatchewan, 5 p.c., 1932.....	20,000 00	18,123 58	.....	Sale.
	Municipal debts.....	10,000 00	9,359 00	.....	Exchange for new debts
	“ “ .....	2,880 66	2,880 66	.....	Matured.
	Amortization of book values towards par.....	.....	155 89	.....	
		32,930 66	30,569 13	.....	
Excelsior Life....	Dominion of Canada War Loan, 5½ p.c., 1922.....	174,000 00	172,275 45	174,000 00	Conversion.
	Dominion of Canada War Loan, 5½ p.c., 1927.....	100,000 00	99,107 95	100,000 00	“
	United Kingdom of Great Britain and Ireland Gold Notes, 5½ p.c., 1921.....	25,000 00	24,484 38	25,000 00	Kerr, Fleming & Co.
	Municipal debts.....	5,000 00	4,950 00	5,000 00	A. E. Ames & Co.
		304,000 00	300,817 78	304,000 00	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts	\$ cts.	\$ cts.	
Great-West Life..	Dominion of Canada War Loan, 5½ p.c.....	11,200 00	11,111 19	11,111 19	G.W.L. Victory Loan Club.
	Anglo French External Loan, 5 p.c.....	400,000 00	382,211 20	391,782 51	Osler, Hammond & Nanton.
	Municipal debts.....	14,694 80	14,350 86	14,350 86	Instalments.
	School District debts.....	11,083 34	11,403 19	11,403 19	"
	Rural Telephone Co. debts.	4,398 05	4,184 53	4,184 53	"
	Dominion Realty Co.....	1,776 95	1,776 95	1,776 95	"
		443,153 15	425,037 92	434,609 23	
Imperial Life.....	Dominion of Canada War Loan, 5½ p.c., 1922, 1927, 1937.....	16,750 00	6,238 19	6,238 19	Imperial Life Staff (partly paid).
	Municipal debts.....	18,821 14	17,986 13		Matured.
	Corporation Bonds.....	12,727 79	12,727 79		"
	Winnipeg, Selkirk & Lake Winnipeg Ry. Co., 5 p.c.	19,000 00	18,119 24	17,670 00	Dominion Securities
	William Davies Co., Ltd., 6 p.c.....	25,000 00	25,000 00	25,375 00	" "
	Amortization of book values towards par.....		5,891 23		
		92,298 93	85,962 58	49,283 19	
I.O.F.....	Dominion of Canada War Loan, 5 p.c., 1937.....	300,000 00	288,000 00	273,135 18	Equitable Trust Co.
	Prov. of New Brunswick, 4 p.c., 1937.....	20,000 00	20,000 00	20,000 00	Transferred to Spl. Ledger Account.
	Province of Ontario Annuities, 4 p.c.....	283 81	283 81		Matured.
	Anglo French External Loan, 5 p.c., 1920.....	50,000 00	48,457 15	47,656 25	Equitable Trust Co.
	United Kingdom of Great Britain & Ireland, 5½ p.c., 1919.....	50,000 00	49,625 00	49,312 50	" "
	Municipal debts.....	7,300 69	7,300 69		Matured.
	School District debts.....	5,000 00	4,950 00		"
	Brading Brewing Co.....	9,000 00	9,000 00		"
	A. R. Rogers Lumber Co.	11,000 00	11,000 00		"
	Carolina Ry. & Lumber Co., 6 p.c.....	62,500 00	62,500 00	1 00	Transferred to Spl. Cont. Fund.
	Kenilworth Inn R. Est. deb. "B," 6 p.c.....	200,000 00	200,000 00	128,120 69	S. A. Lynch, N.Y. Company.
	Linton Apartments, 5 p.c..	12,000 00	12,000 00	12,000 00	
	National Wood Products Co., 6 p.c.....	661,715 42	518,145 00	518,145 00	Exchange Kenilworth Inn.
	Security Trust Co., 5 p.c..	450,000 00	481,231 17	137,203 73	Company.
	Whiting Carolina Co.....	3,034 25	3,034 25		
	Chatham Packing Co.....	8,750 00	8,750 00		
	Dominion T. & L. Co....	2,700 00			Adjustment re June Statement.
	New York Steam Co.....	20,000 00			Adjustment.
	Victorian Government....	210 92			"
	Municipal debts.....	71 60			"
	Buffalo Realty Co.....		1 00		Adjusting Spl. Cont. Fund.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

## BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED—Continued.

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
I.O.F.—con.....	Kanawha.....		1 00		" "
	Andrews Lumber Co.....		1 00		" "
	Coburn Tract.....		1 00		" "
	Grimmult Holt.....		1 00		" "
	Coleman Purchase.....		1 00		" "
	Credit Society Real Estate Danish Isles.....	38,505 60	35,705 38	35,705 38	Transferred to Bond Account.
	Royal Mtge. Bank, Norway.....	39,031 30	33,744 69	33,744 69	" "
	Northern Crown Bank....	70,000 00	66,500 00	69,468 40	Transfer re Royal Bank of Canada.
	Alexandra Palace Co.....	250 00	243 75		
	Mary Mac. Plantation Co. ....		1 00		Adjustment Spl. Con. a/c
	Lincoln Traction Co., stock .....		1 00		"
		2,021,383 59	1,860,478 89		
London Life.....	Re Sick Benefit Fund Security Trust Co.....	20,000 00	132,498 53	100,000 00	Transfer re Mary Mac Plantation Co. stock.
	Dom. of Canada War Loan 5½ p.c., 1922.....	150,000 00	148,413 88	149,655 00	Conversion.
	Dom. of Canada War Loan 5½ p.c., 1927.....	350,000 00	345,124 65	349,195 00	"
	Anglo French External Loan, 5 p.c., 1920.....	50,000 00	48,386 08	49,334 46	A. E. Ames & Co.
	United Kingdom of Great Britain and Ireland, convertible Loan, 5½ p.c., 1919.....	50,000 00	49,760 43	51,524 59	"
	Municipal Debs.....	25,869 75	24,537 87		Matured.
	School District debs.....	1,658 33	1,496 99		"
	Dom. Realty Co.....	888 46	888 46		"
	Amortization of book values towards par.....		36 18		
		628,416 54	618,644 54	599,709 05	
ManufacturersLife	Dominion of Canada War Loan, 5 p.c., 1937.....	300,000 00	279,551 06	292,231 00	Wood, Gundy & Co.
	Dominion of Canada debs. stock, 5½ p.c., 1919.....	500,000 00	500,000 00	500,000 00	Applied on 1933 Victory Loan.
	Anglo-French External Loan, 5 p.c., 1920.....	525,000 00	509,393 89	507,937 50	Kerr, Fleming & Co.
	Municipal debs.....	15,000 00	14,189 28	14,189 28	Exchanged for new bonds.
	" .....	79,701 81	78,574 79		Matured.
	School District debs.....	76,001 94	76,013 36		"
	" .....	27,000 00	28,310 30	28,310 30	Exchanged for new bonds.
	" .....	25,000 00	24,700 63	24,876 41	Kerr, Fleming & Co.
	" .....	900 00	919 72	919 72	Paid off.
	Hydro Electric Power Comm., 4 p.c.....	500,000 00	341,666 13	378,153 00	Wood, Gundy & Co.
	Rural Telephone Co., debs	1,779 73	1,857 29		Matured.
	Miscellaneous.....	3,813 55	3,813 55		"
	Supply Co. Bonds.....	10,000 00	10,000 00	10,000 00	National Trust Co., Ltd.
	Amortization of book values towards par.....		3,883 06		
		2,064,197 03	1,872,873 06		



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1918—*Continued.*BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Monarch Life.....	Dominion of Canada War Loan, 5½ p.c.....	30,700 00	22,975 00	22,975 00	Sale.
	Anglo-French External Loan, 5 p.c., 1920....	31,000 00	29,211 82	30,108 75	"
	Municipal debts.....	1,114 97	1,114 97	.....	Matured.
	School District debts.....	2,627 80	2,627 80	.....	"
	Rural Telephone Co., debts.....	910 58	910 58	.....	"
	Amortization of book values towards par.....	.....	.....	173 39	
		61,700 00	56,840 17	53,257 14	
Mutual Life.....	Municipal debts.....	65,949 06	64,793 30	.....	Matured.
	School District debts.....	31,777 35	31,773 35	.....	"
	Government debts.....	426 43	440 11	.....	"
	Amortization of book values towards par.....	.....	3,444 89	.....	
		98,152 84	100,455 65	.....	
National Life.....	Dominion of Canada War Loan, 5½ p.c.....	55,000 00	55,000 00	.....	Sold.
	Municipal debts.....	38,901 61	38,518 53	.....	Matured.
	".....	1,000 00	941 35	.....	Sold.
	School District debts.....	9,449 10	9,359 63	.....	Matured.
	Amortization of book values towards par.....	.....	486 07	.....	
		104,350 71	104,305 58	.....	
North American Life.....	Municipal debts.....	9,166 52	9,166 52	.....	Matured.
	School District debts.....	33,333 40	30,643 26	.....	"
	Toronto Ry. Co.....	7,000 00	7,000 00	.....	"
	Hamilton St. Ry.....	1,000 00	1,000 00	.....	"
	Prov. Light, W. and P. Co.	2,000 00	2,100 00	.....	"
	Lake Commerce, Ltd.....	9,000 00	9,000 00	.....	"
	Montreal Trans. Co.....	12,000 00	12,000 00	.....	"
	Merchants Bank.....	4,200 00	7,350 00	7,448 66	Sold on Exchange.
	Bank of Ottawa.....	10,000 00	20,510 00	20,573 00	"
	Amortization of book values towards par.....	.....	13,860 75	.....	
		87,699 92	112,630 53	.....	
Northern Life.....	Dominion of Canada War Loan, 5½ p.c., 1922.....	19,850 00	19,850 00	19,850 00	Conversion.
	Anglo-French External Loan, 5 p.c., 1920.....	100,000 00	95,648 25	97,444 65	Bank of Toronto.
	Municipal debts.....	5,659 37	5,549 52	.....	Matured.
	School District debts.....	104 27	120 90	.....	"
	Dominion Savings & I.S..	12,150 00	9,416 25	9,416 25	J. E. Macdougall.
	Amortization of book values towards par.....	.....	259 77	.....	
		137,763 64	130,844 69	.....	
Royal Guardians.	Dominion of Canada War Loan, 5 p.c., 1925.....	62,000 00	60,870 00	60,319 80	Conversion.
	Anglo-French External Loan, 5 p.c., 1920.....	12,000 00	11,495 50	11,505 00	Hansons & Ferguson
	Municipal debts.....	.....	1,131 91	.....	Matured.
	School District Debts.....	.....	341 50	.....	"
		74,000 00	73,838 91	.....	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1918—*Continued.*

BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Saskatchewan Life.....	Dominion of Canada War Loan, 5½ p.c., 1922.....	10,000 00	9,889 50	10,000 00	Conversion.
	Dominion of Canada War Loan, 5½ p.c., 1922.....	300 00	292 50		Nay & James.
	Dominion of Canada War Loan, 5½ p.c., 1927.....	250 00	247 18	4,752 50	"
	Dominion of Canada War Loan, 5½ p.c.....	4,250 00	4,250 00		McDougall & Cowan
	Dominion of Canada War Loan, 5½ p.c., 1937.....	5,000 00	4,700 00	4,820 25	" "
	Dominion of Canada 2 year notes, 5 p.c.....	5,000 00	4,718 75	4,939 14	" "
	School Dist. debs.....	971 86	961 34		Matured.
	Amortization of book values towards par.....		65 82		
		25,771 86	25,125 09	24,511 89	
La Sauvegarde Life.....	Dominion of Canada War Loan, 5½ p.c.....1922....	25,000 00	25,000 00	25,000 00	Conversion.
	Dominion of Canada 2 yr notes, 5 p.c.....	40,000 00	33,842 19	39,550 22	Provincial Bank.
	Municipal debs., 6 p.c.....	200,000 00	196,825 97	200,500 00	"
	Municipal debs., 4½ p.c.....	273 54	273 54		Matured.
		265,273 54	260,941 70	265,050 22	
Security Life.....	Amortization of book values towards par.....		10 41		
			10 41		
Sovereign Life....	Dominion of Canada War Loan, 5½ p.c., 1937.....	18,000 00	17,767 05	17,767 05	Simpson, Mitchell & Ewing, Winnipeg.
	Municipal debs.....	1,204 55	1,191 71		Matured.
	Amortization of book values towards par.....		91 20		
		19,204 55	19,049 96	17,767 05	
Sun Life.....	Dominion of Canada Deb stock, 5½ p.c.....	1,000,000 00	1,000,000 00	1,000,000 00	Surrendered in payment of Dominion of Canada War Loan.
	Dominion of Canada, 4 p.c., 1940-60.....	29,200 00	21,743 85	23,217 06	H. O'Hara & Co.
	Dominion of Canada 5 p.c., 1919.....	435,000 00	427,222 35	430,413 61	National City Co.
	Dominion of Canada War Loan, 5 p.c., 1937.....	75,000 00	69,922 37	72,375 00	O'Brien & Williams and Kingstone & Mackenzie.
	Dominion of Canada War Loan, 5½ p.c., 1922.....	1,001,500 00	988,218 59	1,001,500 00	Conversion.
	Anglo French External Loan, 5 p.c., 1920.....	86,000 00	83,900 74	84,315 35	Jenks, Gwynne & Co.
	Cape of Good Hope, S.A., 4 p.c.....	29,200 00	23,819 12	25,030 32	H. O'Hara & Co.
	Colony of Ceylon, 4 p.c....	15,086 66	11,924 68	12,832 44	"
	Chilliwack, B.C., 6 p.c....	4,209 19	4,209 19		Matured.



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED—*Continued.*

Company.	Description of Securities.	Par Value.	Value in Account.	Price or other con- sideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Sun Life— <i>Con....</i>	Cobalt, Ont., 6 p.c.....	1,000 00	1,000 00	.....	Matured.
	Des Moines Electric Co., 5 p.c.....	100,000 00	86,167 27	87,950 00	Emery Peck, & Rockwood.
	Durban, S.A., 4 p.c	31,633 33	31,473 63	.....	Matured.
	Hamilton Street Railway Co., 4½ p.c.....	2,000 00	1,800 00	2,000 00	Redeemed.
	Kobe, Japan, 5 p.c.....	7,968 00	6,488 48	7,968 00	"
	Kobe, Japan, 6 p.c.....	14,940 00	14,076 57	14,940 00	"
	Mexican Northern Power Co., Receiver's Certifi- cates, 7 p.c.....	10,000 00	10,000 00	10,000 00	"
	Nagasaki, Japan, 5 p.c.....	4,482 00	3,902 34	4,482 00	"
	Nagoya, Japan, 5 p.c.....	486 66	393 32	486 66	"
	New Westminster, B.C., 5 p.c..	2,000 00	2,000 00	.....	Matured.
	Northern Electric Co., Montreal, 5 p.c.....	25,000 00	22,186 50	22,468 75	Montreal Trust Co.
	Prov. of Ontario, 4 p.c., 1926.....	250,000 00	232,413 75	218,900 00	Morrow & Jellett.
	Paris, France, 6 p.c.... C	8,000 00	7,547 72	8,047 09	Jenks, Gwynne & Co.
	Union of South Africa, 4 p.c....	34,066 66	29,410 84	31,459 43	H. O'Hara & Co
	Union of South Africa, 4½ p.c.....	10,220 00	9,025 74	9,589 56	"
	Sudbury, Ont., 5 p.c....	1,386 93	1,386 93	.....	Matured.
	Banco Hipotecario de Chile 6 p.c.....	1,400 00	1,261 93	1,400 00	Redeemed.
	Banco Hipotecario de Chile, 7 p.c.....	4,480 00	3,304 27	4,480 00	"
	Trinidad Colony, 4 p.c....	6,813 33	5,118 82	5,384 72	H. O'Hara & Co.
	United Kingdom of Great Britain and Ireland, 5 p.c.....	243,333 33	226,132 27	226,455 32	Thompson & Crook.
	United Kingdom of Great Britain and Ireland, 5½ p.c. (N.Y. Issue.).....	427,000 00	420,003 50	424,661 03	Merchants Bank N.Y. & Jenks, Gwynne & Co.
	United States Liberty Loan, 4 p.c., 1942.....	6,500 00	6,508 12	6,508 12	Conversion.
	Wyndotte & Detroit River Railway Co., 5 p.c....	100,000 00	102,715 00	.....	Matured.
	Sundry Municipal School District Sinking Fund Payments....	17,669 60	17,029 88	.....	"
	Indiana, Columbus and Eastern Traction Co	.....	30,000 00	.....	Written off.
	Amortization of book values towards par....	.....	626 87	.....	
		3,985,575 69	3,902,934 64		
Travellers Life ...	Dominion of Canada War Loan, 5 p.c., 1931.....	25,000 00	24,375 00	24,375 00	Conversion....
	Dominion of Canada War Loan, 5½ p.c., 1922..	15,000 00	15,000 00	15,000 00	"
	United Kingdom of Great Britain and Ireland, 2 yr. notes, 5½ p.c.....	5,000 00	4,975 59	5,058 38	Greenshields & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

BONDS, DEBENTURES AND STOCKS, SOLD OR MATURED—*Concluded.*

Company.	Description of Securities.	Par value.	Value in Account.	Price or other con- sideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Travellers Life— Con.	United Kingdom of Great Britain and Ireland, Secured Loan, 5½ p.c.....	10,000 00	9,467 55	9,911 92	Greenshields & Co.
	Municipal debts, 6 p.c.....	10,000 00	9,826 48	10,000 00	"
	Dominion Manufacturers, 6 p.c.....	13,000 00	11,156 15	11,505 00	Imperial Trust Co.
	Amortization of book values towards par.....		43 46		
		78,000 00	74,844 23	75,850 30	
Woodmen.....	Municipal debts.....	4,834 56	4,605 54		Matured. Adjustment in War Loan.
			590 50		
		4,834 56	5,196 04		
Western Life.....	Dominion of Canada War Loan, 5½ p.c., 1937.....	16,000 00	15,805 85	15,840 00	Osler, Hammond & Nanton.
			5 41		
		16,000 00	15,811 26	15,840 00	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Alliance Nationale.....	Nos. 231-235 Beaudry St., Montreal, Que.. Cor. Church & Bannantyne Sts., Verdun, Que..... City and Town Property:— Quebec.....	15,171 54 8,000 00 5,266 90	St. Pierre Court No. 8. Sheriff. Purchase.
		28,438 44	
Les Artisans.....	Expenditure on Head Office Buildings....	1,944 90 1,944 90	
Canada Life.....	Lots 23 and 24, Block 9, River Lot 14, Plan "D," Edmonton, Alta..... Lot of land No. 190 on West side Algoma Street, Port Arthur, Ont..... Lot 28, on West side of Syndicate Ave., Fort William, Ont..... City and Town Properties— Alberta..... Rural Properties:— Alberta .. Manitoba .. Saskatchewan..... Taxes or charges, etc., on real estate acquired.....	9,980 63 5,819 50 8,258 30 13,509 90 2,396 71 8,837 52 2,404 32 42,236 37	Foreclosure. " " " " " " "
		93,443 25	
Confederation Life....	Lots 21-22, Blk. 19, Plan S. D. of River Lots 16-18, Edmonton Settlement, Plan 23, Syndicate Ave., Edmonton, Alta.... S. 1 and N.E. 1, Sec. 24, Tp. 16, Rge. 13 W, 2. 480 acres, Indian Head, Sask..... City and Town Properties:— Manitoba .. Saskatchewan .. Taxes or charges, etc., on real estate ac- quired ..	33,112 96 5,482 47 2,310 34 7,269 48 21,347 64	Foreclosure. " Power of Sale. Conveyance.
		69,522 89	
Continental Life.....	Rural Properties:— Saskatchewan .. Taxes or charges, etc., on real estate ac- quired ..	1,996 61 161 05	Foreclosure.
		2,157 66	
Crown Life.....	Rural Properties:— Alberta.....	2,051 17 2,051 17	Purchase.
Dominion Life. ....	W. 66' of Lot 378, 379 Blk. 171, Winnipeg, Man..... W. 50' of Lots 32 and 33, Lots 34 and 35, Blk. 287, Lot 30, Blk. 412, Lot 39, Blk. 377, Regina, Sask. .... Lots 38, 39 and 40, Blk. 306, Regina, Sask..	11,633 58 297,236 80 50,706 70	T. C. Keenleyside. J. A. Westman. Times Co. & J. A. West- man.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED—*Continued.*

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Dominion Life— <i>Con...</i>	Lots 184 & 185, St. Thomas, Ont.....	6,220 73	E. A. Smith.
	Lots 32 and 33, Blk. 341, Regina, Sask.....	19,673 64	W. J. DeGrow.
	City and Town Properties:—		
	Alberta.....	3,083 59	Purchase.
	Ontario.....	17,778 42	"
	Saskatchewan.....	10,525 36	"
	Repairs made on Real Estate.....	2,023 08	
	Taxes or charges, etc., on real estate ac- quired.....	4,397 34	
		423,279 24	
Excelsior Life.....	Rural Properties:—		
	Manitoba.....	965 16	Foreclosure.
	Expended on construction of Head Office Bldg.....	2,118 28	
	Taxes or charges, etc., on real estate ac- quired.....	4,248 86	
		7,332 30	
Great West Life.....	Lots 9-12 (incl.), Blk. 8, Plan 286, Melville, Sask.....	11,584 95	Abortive Sale.
	W. ½, 36 & N.E. ¼ 35-2-25, W. 1, Man.....	7,429 28	"
	Lot 7, Part of Lot 6, Special Plot 4, Winni- peg, Man.....	96,144 36	"
	City and Town Properties:—		
	Alberta.....	11,894 04	Foreclosure, etc.
	Manitoba.....	2,541 01	"
	Rural Properties:—		
	Saskatchewan.....	10,762 82	"
	Taxes or charges, etc., on real estate ac- quired.....	11,319 35	
		151,675 81	
Imperial Life.....	N. ½, 7-10-21, W. 1, Man.....	8,744 40	Foreclosure.
	Rural Properties:—		
	Alberta.....	964 41	"
	Taxes or charges, etc., on real estate ac- quired.....	2,201 34	
		11,910 15	
I. O. F.....	Adjusting entry in June Statement.....	904 93	
		904 93	
London Life.....	Rural Properties:—		
	Saskatchewan....	1,511 73	Foreclosure.
	Taxes or charges, etc., on real estate acquired.....	1,060 45	
		2,572 18	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

REAL ESTATE PURCHASED OR ACQUIRED—Continued.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Manufacturers Life.....	Cocoa Plantation Indian Trail.....	8,976 80	Liquidating Committee Foreclosure.
	E. ½, 20-14-17, W. 2, Sask.....	5,940 62	
	Rural Properties:—		
	Alberta.....	1,351 70	“
	Saskatchewan.....	924 78	
	Taxes or charges, etc., on real estate acquired.....	1,341 00	
		18,534 90	
Monarch Life.....	Rural Properties:—		
	Saskatchewan.....	1,537 75	Foreclosure.
	Taxes or charges, etc., on real estate acquired.....	8,339 35	
		9,877 10	
Mutual Life.....	561-563 Johnston St., Victoria, B.C.....	17,556 41	Foreclosure.
	S. ½, 18-13-20, W. 1, Man.....	5,794 63	“
	City and Town Properties—		
	British Columbia.....	6,920 86	Foreclosure, etc.
	Rural Properties:—		
	Saskatchewan.....	1,955 18	“
	Additions to Head Office.....	187 33	
	Taxes or charges, etc., on real estate acquired.....	7,468 99	
		39,883 40	
National Life.....	Taxes or charges, etc., on real estate acquired.....	20,000 00	
		20,000 00	
North American Life.....	Lots 8 and 9, Block 1, Sub.-Div. Dist. Lot 196, Vancouver, B.C., Lot 50' x 67'-7		
	Alexander St., Warehouse Building.....	34,607 28	Foreclosure.
	Received on account of sale and credited during first half of year.....	2,000 00	
	Taxes or charges, etc., on real estate acquired.....	1,981 90	
		38,589 18	
Northern Life.....	Lot 34 and E. ½, 35 Block 39, Sec. 15, Plan A, 7th Ave., Calgary, Alta.....	6,275 80	Dr. J. H. Birch.
	Lot 22, W.S. Lansdowne Ave., Toronto, Ont.....	26,020 53	Parkdale Assembly.
	Lot 179, Block 5, Hudson Bay Reserve Plan 132, Edmonton, Alta.....	7,910 90	W. J. Shortreed.
	W. ½ Lot 61, N.S. Waverly St., Ottawa, Ont.....	5,167 01	Chas. Bray.
	E.S. Yonge St., Lot 1, Plan 81, Toronto, Ont.....	35,831 06	R. C. Bustard.
	City and Town Properties:—		
	Ontario.....	6,835 44	Foreclosure.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

REAL ESTATE PURCHASED OR ACQUIRED—*Concluded.*

Company.	Description of Property.	Price paid or value at which trans- ferred to real estate account.	From whom purchased.
		\$ cts.	
Northern Life— <i>Con.</i> ....	Rural Properties:—		
	Alberta.....	2,051 70	Foreclosure.
	Saskatchewan.....	1,038 30	"
	Adjustments on real estate acquired.....	137 50	
		91,268 24	
La Sauvegarde Life....	Improvements on real estate and adjust- ments.....	1,526 34	
		1,526 34	
Security Life.....	Adjustments on real estate owned.....	345 00	
		345 00	
Sovereign Life.....	Taxes or charges, etc., on real estate acquired.....	3,664 78	
		3,664 78	
Sun Life.....	Lot 117 of Lot 69, Côte St. Luc Road, Hampstead, P.Q.....	14,427 24	Sheriff.
	Lot 10, Block 295, Subdn St., Lot 526, Group 1, Vancouver St., B.C.....	5,003 23	Foreclosure.
	Lot 5, Subdn., Lots 7 and 8, Block 34, Map 917, New Westminster, B.C.....	9,899 64	J. W. Diamond.
	New Hamilton Bldg., cor. Main and James St., Hamilton, Ont.....	5,650 90	Federal Life Co.
	S.W. ¼, 29-13, New Westminster St., B.C..	14,583 76	Foreclosure.
	Part E. 20' of Lot 10 and Part W. 26 of Lot 11, Block 14, St. Lot 185, Group 1, Van- couver St., B.C.....	5,866 69	"
	Company's Building, etc., Montreal, additions to Bldg.....	180,342 52	Y.M.C.A. et al.
	City and Town Properties:—		
	British Columbia.....	14,355 51	Foreclosure.
	Manitoba.....	2,637 50	"
	Quebec.....	497 24	Agreement cancelled.
	Rural Properties:—		
	Saskatchewan.....	7,091 84	Foreclosure.
	Additional charges to various properties...	759 50	
		261,115 57	
Western Life.....	Lot 39, Block 2, District Lot 659 and S. ¼, 660, South Vancouver, B.C.....	6,503 25	Mortgagor.
	Taxes or charges, etc., on real estate acquired.....	28 00	
		6,531 25	



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1918—Continued.

REAL ESTATE SOLD.

Company.	Description of Property.	Price paid or value at which carried into real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	Lots 1 and 2, being part of Lots 1 and 5, Parish of St. John, Winnipeg, Man.	290,000 00	290,000 00	600,000 00	Canadian Pacific Rail-Company.
	Rural Properties:—				
	Alberta.....	3,108 92	3,893 75	5,300 00	Sale.
	Saskatchewan.....	9,052 22	10,485 71	14,000 00	
	Revenue derived from real estate and credited to account.....			17,389 47	
		302,161 14	304,379 46	636,689 47	
Confederation Life..	Lot 5, Block 332, S.D. of D.L. 526, Group 1, 8th Ave., W. Vancouver, B.C.....	5,819 02	5,127 00	5,875 00	C. W. Wilde.
	City and Town Properties: British Columbia.....	1,354 46	1,393 27	1,478 20	Sale.
	Rural Properties:—				
	Alberta.....	812 56	855 48	1,000 00	"
	Manitoba.....	6,844 77	7,007 52	7,200 00	"
	Saskatchewan.....	1,423 97	1,582 79	2,050 00	"
	Revenue derived from real estate and credited to account.....		6,673 13		
		16,254 78	22,639 19	17,603 20	
Continental Life....	Rural Properties:—				
	Alberta.....		318 75	318 75	T. B. Kane.
	Written off.....		266 60		
			585 35	318 75	
Crown Life.....	Rural Properties:—				
	Alberta.....	8,408 29	8,408 29	9,635 39	Sale.
	Saskatchewan.....	1,453 89	1,453 89	1,453 89	"
		9,862 18	9,862 18	11,089 28	
Dominion Life.....	City & Town Properties:—				
	Manitoba.....	3,222 75	3,222 75	3,194 35	Sale.
	Ontario.....		2,700 00	2,404 79	"
	Revenue derived from real estate and credited to account.....			15,664 99	
		3,222 75	5,922 75	21,264 13	
Excelsior Life. ....	Rural Properties:—				
	Saskatchewan.....	3,572 69	4,503 50	5,020 00	Sale.
	Written off.....		1,300 00		
	Revenue derived from real estate and credited to account.....		2,479 78		
		3,572 69	8,283 28	5,020 00	
Great West Life....	Lots 9-12, (incl.) Block 8, Plan T. 286, Melville, Sask.....	11,584 95	11,151 03	11,000 00	J. A. Small.
	City and Town Properties: British Columbia...	3,096 56	3,715 15	4,200 00	Sale.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

REAL ESTATE SOLD—*Continued.*

Company.	Description of Property.	Price paid or value at which carried into real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Great West Life — <i>Con.</i>	Rural Properties:— Saskatchewan.....	13,581 41	14,766 38	15,900 00	"
	Revenue derived from real estate and credited to account.....		7,100 75		
		28,262 92	38,200 75	31,100 00	
Imperial Life.....	N. $\frac{1}{2}$ , 7-10-21, W. 1, Man....	8,744 40	8,744 40	9,000 00	Geo. Jeffery.
	City and Town Properties: Saskatchewan.....	1,707 95	1,260 95	2,200 00	Sale.
	Rural Properties:— Alberta.....	4,412 43	4,971 75	5,250 00	"
	Manitoba.....	808 72	800 58	2,250 00	"
	Revenue derived from real estate and credited to account.....		227 90		
		15,673 50	16,005 58	18,700 00	
I. O. F.....	Adjusting entry.....		9,620 00		
			9,620 00		
London Life.....	E. $\frac{1}{2}$ of N.E. $\frac{1}{2}$ 20, and N. W. $\frac{1}{2}$ , 21-9-4, W.P.M. Man..	3,488 84	4,482 59	6,000 00	Mrs. Margaret Blake.
	City and Town Properties: Manitoba.....	1,884 76	2,009 39	2,300 00	Sale.
	Rural Properties:— Saskatchewan.....	4,705 42	5,576 48	7,224 81	"
	Revenue derived from real estate and credited to account.....		948 14		
		10,079 02	13,016 60	15,524 81	
Manufacturers Life..	E. $\frac{1}{2}$ , 20-14-17, W. 2, Sask..	5,940 62	5,940 62	12,745 00	Christ Hendrickson.
	Sec's. 25 and 26, S.E. 35, S.W. 36-4-22, W. 4 Alta	26,543 43	1,756 86	36,500 00	Geo. W. Heathershaw.
	Rural Properties:— Alberta.....	908 51	1,068 48	1,050 00	Sale.
	Manitoba.....	5,812 18	5,855 16	4,200 00	"
	Saskatchewan.....	4,869 84	5,115 52	6,200 00	"
	Revenue derived from real estate and credited to account.....		40,918 12		
		44,074 58	60,663 76	60,695 00	
Monarch Life.....	Rural Properties:— Saskatchewan.....	1,232 39	1,319 59	1,000 00	Sale.
	Revenue derived from real estate and credited to account.....		567 45		
		1,232 39	1,887 04	1,000 00	
Mutual Life .....	Revenue derived from real estate and credited to account.....		3,565 64		
			3,565 64		



9 GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—Continued.

REAL ESTATE SOLD—Concluded.

Company.	Description of Property.	Price paid or value at which carried into real estate account.	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
North American Life.....	Bay St., Pt. Lots 11 and 12, Toronto.....	24,000 00	25,944 40	45,970 83	C. A. Davies, Toronto.
	City & Town Properties:— Alberta.....	4,026 97	4,026 97	4,050 00	Sale.
		28,026 97	29,971 37	50,020 83	
Northern Life.....	Pt. Lot 13, 243 Wilbrod St., Ottawa, Ont.....	6,941 10	6,941 10	6,941 10	O. Master.
	Lot 42, N.S. Gloucester St., and W. Pt. Lot 43, Ottawa, Ont.....	17,611 10	16,711 10	17,611 10	"
	W. ½, Lot 61, N.S. Waverly St., Ottawa, Ont.....	5,167 01	5,167 01	5,167 01	"
	Plan Q. 2, Block 145, Lot 26, Saskatoon, Sask...	3,811 43	3,811 43	5,000 00	J. O. Ross.
	City & Town Properties:— Ontario.....	6,011 85	6,011 85	6,011 85	O. Master.
	Adjustment to profit and loss account of real estate sold.....	253 70	253 70	253 70	
		39,796 19	39,976 19	40,984 76	
Royal Guardians...	Rural Properties:— New Brunswick.....	1,800 00	1,800 00	2,065 00	Sale.
		1,800 00	1,800 00	2,065 00	
La Sauvegarde Life	Depreciation in real estate account.....		3,251 58		
			3,251 58		
Sovereign Life....	Revenue derived from real estate and credited to account.....		204 00		
			204 00		
Sun Life.....	Lots 2 to 9 and N. ½ Lots 11 and 12 in Subdn., of Wly. ½ of Block, 18 of Lot 153, Group 1, Map 1993 Burn- aby, B.C.....	8,085 80	8,086 30	1,400 00	D. F. Brunt.
	City & Town Properties:— British Columbia...	3,028 82	3,230 17	2,700 00	Sale.
	Manitoba.....	2,637 50	3,000 00	3,000 00	"
	Quebec.....	690 61	690 61	1,750 00	"
	Rural Properties:— Saskatchewan.....	4,612 29	4,712 08	5,660 40	"
	Charges refunded.....			3,647 08	
		19,054 52	19,719 16	18,157 48	
Western Life.....	Revenue derived from real estate and credited to account.....		672 00		
			672 00		



SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1918—Continued.

COLLATERAL LOANS MADE.

Company.	To whom made.	Time.	Rate.	Amount.	Description of Collateral.	Par value.	Market value.
				\$ cts.		\$ cts.	\$ cts.
Canada Life.....	Toronto Savings & Loan Co..... Canada Life Assurance Co. Staff	Call 10 mo's.	6	75,000 00	Debenture, Toronto Savings & Loan Co.	85,000 00	85,000 00
			5½	16,159 60	Dom. of Canada, (5), War Loan, 5½ p.c.....	16,450 00	16,450 00
				91,159 60		101,450 00	101,450 00
I. O. F.....	New York City District Realty Corporation.....	1 yr.	6	5,767 68	Deed to 65-67-69 Dey St., New York.....	50,000 00	50,000 00
				5,767 68		50,000 00	50,000 00
Manufacturers Life.....	Head Office Manufacturers Life. " " W. A. Bain, Substitution of Col- lateral only.....	1 yr. 19mo's	5½	13,405 54	Dom. of Canada War Loan, 5½ p.c.....	15,300 00	15,300 00
			5½	3,441 23	Dom. of Canada War Loan, 5½ p.c.....	3,950 00	3,950 00
				None	Dom. of Canada War Loan, 5½ p.c.....	600 00	600 00
Northern Life.....	Jas. E. Macdougall.....	5 yrs.		16,846 77		19,850 00	19,850 00
			6	8,416 25	243 shares D. S. & I. S.....	12,150 00	12,150 00
				8,416 25		12,150 00	12,150 00
Sun Life.....	Farrel, Seely & Co.....	Dm'd.	5½	50,000 00	200 shares Dom. Textile Co. Common Stock. 200 shares Canada Cement Co., 7 p.c. preferred Stock.....	20,000 00	17,750 00
					\$30,000 Dom. of Canada War Loan, 5 p. c. 1925	20,000 00	18,400 00
	Alex. Paterson & Co.....	Do.	5½	25,000 00	25 shares Ogilvie Flour Mills Common Stock	30,000 00	28,650 00
					75 shares Dom. Textile Co., Preferred Stock.	2,500 00	4,250 00
	Provincial Life Ass'ce Co.....	Do.	6	10,000 00	225 shares Dom. Textile Co., Common Stock	7,500 00	7,500 00
					\$25,000 Dom. of Canada War Loan, 5 p.c. 1937	22,500 00	20,250 00
					\$5,000 Sherbrooke, P.Q., 5 p.c.....	25,000 00	23,906 25
					\$5,000 Maisonneuve, P.Q., 5½ p.c.....	5,000 00	4,500 00
	Head Office Staff, Sun Life Ass- urance Co. of Canada.....	semi m'nthly	5½	38,466 22	\$5,000 Montreal East, P.Q., 5 p.c.....	5,000 00	4,550 00
					Dom. of Canada War Loan, 5½ p.c., 1923 & 1933.....	5,000 00	4,000 00
				123,466 22		44,300 00	44,300 00
						186,800 00	178,056 25



9. GEORGE V, A. 1919

STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1918.—*Continued.*

## COLLATERAL LOANS REPAID.

Company.	By whom paid.	Amount. repaid.	Description of collateral released.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Canada Life....	Canada Life Assurance Co. staff.....	4,180 10	Dom. of Canada (3) War Loan 5 p.c.....	1,200 00	1,176 00
			Dom. of Canada (4) War Loan 5½ p.c.....	8,000 00	8,000 00
			Dom. of Canada (5) War Loan 5½ p.c.....	450 00	450 00
		4,180 10		9,650 00	9,626 00
Confederation Life.....	On account F. W. Wamon	19,016 13	98 shares Imperial Bank of Canada Stock .....	9,800 00	19,845 00
		19 016 13		9,800 00	19,845 00
Continental Life	John Watson.....	7 68	None.		
		7 68			
Excelsior Life..	Melville, R. Davies, To- ronto, Ont.....	30,000 00	Assignment of an interest in will of late Rob't Davies....	30,000 00	30,000 00
		30,000 00		30,000 00	30,000 00
I. O. F.....	Dominion Salvage and Wrecking Co.....	9,149 40	5 Debs. Huron & Erie Mtge Corp'n.....	5,000 00	5,000 00
			100 shares Union Trust Co. Stock.....	10,000 00	14,800 00
	Du Vernet Syndicate....	1,000 00	10 shares Union Trust Co. Stock.....	1,000 00	1,480 00
		10,149 40		16,000 00	21,280 00
Manufacturers Life .....	Head Office Staff, Manufacturers Life Ins. Co .....	3,441 23	Dom. of Canada War Loan, 5½ p.c.....	3,950 00	3,950 00
		1,090 00	Dom. of Canada War Loan, 5½ p.c.....	300 00	00 00
	W. A. Bain, Release of Collateral only.....	None.	Anglo French External Loan, 5½ p.c., 1920.....	600 00	530 25
		5,531 23		4,850 00	4,780 25
Monarch Life..	Members of Staff	878 74	Dom. of Canada War Loan, 5½ p.c.....		
		878 74			
Northern Life..	A. E., W. L. & F. A. Fitzgerald Robert Marsh	3 24 360 00	Transfer fees paid. Agreement of sale note at 7 p.c. ....		1,262 00
		363 24			1,262 00
Sun Life. . .	C. S. V. Branch..... Farrell, Seely & Co.	352 80 50,000 00	None. 200 shares Dom. Textile Co. Common Stock .....	20,000 00	19,900 00
			200 shares Canada Cement Co. 7 p.c. Preferred Stock.....	20,000 00	18,400 00
			\$30,000 Dom. of Canada War Loan, 5 p.c. 1925.....	30,000 00	28,762 50



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life Companies  
for the six months ended December 31, 1918—*Continued.*

COLLATERAL LOANS REPAYED—*Concluded.*

Company.	By whom paid.	Amount. repaid.	Description of collateral released.	Par value.	Market value.
		\$ cts.		\$ cts.	\$ cts.
Sun Life— <i>Con.</i>	Levis County Ry.....	165,000 00	\$348,900 Levis County Ry. Bonds.....	348,900 00	279,120 00
	O'Brien & Williams.....	49,000 00	\$60,000 Dom. of Canada War Loan, 5½ p.c. 1922.....	60,000 00	59,400 00
	Alex. Paterson & Co....	25,000 00	25 shares Ogilvie Flour Mills, Common Stock.....	2,500 00	4,675 00
			75 shares Dom. Textile Co., Preferred Stock.....	7,500 00	7,500 00
			225 shares Dom. Textile Co., Common Stock.....	22,500 00	21,628 12
	Superior Brick Co.....	21,250 00	None.		
		310,602 80		511,400 00	439,385 62

## MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance Dec. 31, 1918.
	\$ cts.	\$ cts.	\$ cts.
Alberta-Saskatchewan.....			11,950 00
Alliance Nationale.....	138,056 97	93,446 32	2,534,326 18
Les Artisans.....	3,000 00	14,468 15	714,380 01
A. O. F.....			
Canada Life.....	1,293,057 43	672,411 45	20,295,654 56
Capital Life.....		9,000 00	68,000 00
C. M. B. A.....			122,500 00
Commercial Travellers.....		250 00	33,650 80
Confederation Life.....	140,712 00	399,101 42	5,575,175 93
Continental Life.....	12,015 20	21,892 11	533,471 86
Crown Life.....	15,544 00	32,028 54	453,808 71
Dominion Life.....	3,798 90	425,559 97	2,601,001 95
Excelsior Life.....	376,937 28	163,168 80	2,414,081 36
Great West Life.....	990,048 71	921,280 48	13,037,729 65
Imperial Life.....	61,439 22	271,832 09	5,017,124 49
I. O. F.....	213,518 70	218,524 75	4,129,137 72
London Life.....	120,608 77	211,510 07	3,262,338 01
Manufacturers Life.....	993,346 32	440,514 30	9,047,774 88
Monarch Life.....	21,750 49	25,399 44	340,842 44
Mutual Life.....	321,262 86	533,362 28	13,921,348 73
National Life.....			4,249 17
North American Life.....	214,379 08	210,665 27	4,340,743 18
Northern Life.....	36,560 44	128,058 66	1,190,310 40
Royal Guardians.....	2,448 80		116,448 80
Saskatchewan Life.....	37,045 88	1,755 48	71,785 41
La Sauvegarde Life.....	885 18	4,100 00	64,898 51
Security Life.....	2,050 00		2,050 00
Sovereign Life.....	3,304 14	42,468 34	458,768 46
Sun Life.....	216,870 67	352,032 65	7,754,700 94
Travellers Life.....		11,000 00	57,200 00
Woodmen.....	4,996 81	4,387 05	255,861 77
Western Life.....	117 80	5,356 09	15,921 07
	5,223,755 65	5,213,573 71	98,447,324 89



STATEMENT showing the Movement of Securities of Canadian Life Companies for the six months ended December 31, 1918.  
—Concluded.

POLICY LOANS.

Company.	Balance June 30, 1918.	Made July 1 to December, 31.	Repaid July 1 to December 31.					Balance December 31, 1918.
	\$ cts.	\$ cts.	On Surrender of Policy	On Maturity by death	On Maturity other than death	Prior to termina- tion	Total repaid.	\$ cts.
							\$ cts.	
Alberta-Saskatchewan	651 45	466 86	253 75				253 75	864 56
A.O.F.	23,205 00	3,035 00	1,415 00	280 00	300 00	633 00	2,628 00	23,612 00
Canada	9,281,987 96	629,967 38	159,100 69	108,069 30	77,594 38	214,091 55	558,855 92	9,353,099 42
Capital	13,931 45	4,590 90	397 40			984 42	1,381 82	17,140 53
Confederation	3,191,533 28	321,732 99	38,095 44	21,956 66	81,817 73	181,125 60	322,995 43	3,190,270 84
Continental	305,748 82	29,416 26	8,594 02	1,556 25	7,986 30	13,089 38	31,225 95	303,939 13
Crown	367,039 32	26,892 42	5,710 80	4,024 70	3,272 00	14,592 84	27,600 34	366,331 40
Dominion	337,175 61	141,736 32	8,501 46	1,381 88	7,633 29	67,890 37	85,407 00	393,504 96
Excelsior	415,529 01	*58,168 97	6,067 81	2,636 65	17,227 28	13,665 17	39,596 91	434,101 07
Great West	3,345,368 07	349,612 05	102,884 90	16,429 29	13,738 25	75,567 50	208,619 94	3,486,360 18
Imperial	1,945,079 03	198,528 33	51,716 26	10,734 45	44,797 06	106,481 50	213,729 27	1,929,878 09
London	603,920 84	117,346 87	33,781 69	4,329 74	14,360 06	27,972 92	80,444 41	640,823 30
Manufacturers	3,578,530 48	503,898 02	195,985 75	31,660 08	53,282 43	148,351 63	429,279 89	3,653,148 61
Monarch	94,373 95	26,182 53	4,578 17	119 82		5,035 87	9,733 86	110,822 62
Mutual	4,409,670 98	691,702 23	128,808 61	49,118 82	64,621 10	370,676 62	613,225 15	4,488,148 06
National	377,083 96	118,625 62	2,985 84	2,698 75	1,792 95	94,274 51	101,752 05	393,957 53
North American	2,396,854 19	161,697 25	55,508 10	17,266 18	58,818 25	86,900 68	218,493 21	2,340,058 23
Northern	343,235 27	52,418 07	20,650 48	1,791 97	2,185 00	40,406 28	65,033 73	330,619 61
Saskatchewan	834 93	2,306 10				293 48	293 48	2,847 55
Sauvegarde	119,202 44	12,135 25	4,298 07	2,557 93		2,857 26	9,713 26	121,624 43
Security	4,810 15	2,367 42	124 00			594 62	718 62	6,458 95
Sovereign	192,417 36	32,375 14	17,404 17	3,407 37	8,680 59	12,966 69	42,458 82	182,333 68
Sun	11,441,699 57	2,518,549 83	619,197 23	73,981 68	172,862 83	1,017,115 73	1,913,157 47	12,047,091 93
Travellers	24,783 06	7,122 65	1,573 28	50 00		760 26	2,383 54	29,522 17
Western	12,999 37	5,351 70	1,570 90	33 25		1,527 23	3,131 38	15,219 69
	42,827,665 58	6,016,226 16	1,469,203 82	354,084 77	630,969 50	2,527,855 11	4,982,113 20	43,861,778 54

\*Including \$24,299.52 Interest Capitalized.



## SESSIONAL PAPER No. 9

STATEMENTS made by Canadian Trustees of Foreign Companies showing the Movement of Securities held by them in trust for the respective Companies for the six months ended December 31, 1918.

## BONDS AND DEBENTURES RECEIVED.

Company.	Description of Securities.	Par value.	Market value.
		\$ cts.	\$ cts.
London and Lancashire Life..	Dominion of Canada War Loan, 5½ p.c., 1933..	6,000 00	6,000 00
		6,000 00	6,000 00
Phoenix Assurance.....	Dominion of Canada War Loan, 5½ p.c., 1923.....	25,000 00	25,000 00
		25,000 00	25,000 00
Standard Life.....	Province of Ontario, 6 p.c., 1928 .....	50,000 00	50,000 00
	Dominion Iron & Steel, 5 p.c.....	50,000 00	45,500 00
	Montreal Gas Co.....	39,419 60	36,660 60
		139,419 60	132,160 60
Travelers Insurance.....	Dominion of Canada War Loan, 5½ p.c., 1937....	75,000 00	75,000 00
		75,000 00	75,000 00

## BONDS, DEBENTURES AND STOCKS RELEASED.

		\$ cts.	\$ cts.
London and Lancashire Life..	Dominion of Canada War Loan, 5½ p.c., 1922.....	6,000 00	
	Municipal Debs.....	3,075 25	
	School District Debs.....	566 61	
	Detroit, Grand Haven & Milwaukee R'y., 6 p.c.	15,000 00	
		24,641 86	
Standard Life.....	Province of New Brunswick, 4 p.c.....	3,000 00	2,169 00
	Municipal Debs. ....	15,103 58	13,185 69
	School District Debs.....	581 70	456 73
	Toronto R'y. ....	4,866 66	4,866 66
	Toronto & York R.R.....	35,000 00	30,870 00
		58,551 94	51,998 08
Travelers Insurance.....	Municipal Debs.....	2,498 22	2,498 22
	School District Debs.....	331 96	331 96
	Montreal Harbour, 4 p.c.....	3,000 00	3,000 00
		5,830 18	5,830 18

## MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance Dec. 31, 1918.
	\$ cts.	\$ cts.	\$ cts.
London and Lancashire Life.....		7,702 40	1,677,225 96
Metropolitan Life.....		59,000 00	4,715,000 00
New York Life.....	100,000 00	118,500 00	4,490,500 00
Phoenix Assurance.....	39,243 13	7,689 51	1,060,111 62
Standard Life.....		86,235 53	838,264 47
State Life.....	5,000 00	1,100 00	59,100 00
Travelers Insurance.....		44,084 91	1,375,387 48
	144,243 13	324,312 35	14,215,589 53







RATES OF DIVIDENDS TO POLICYHOLDERS.  
DECLARED DURING THE YEAR OR AT LAST PREVIOUS ALLOTMENT BY  
LIFE INSURANCE COMPANIES.



9 GEORGE V, A. 1919

AETNA LIFE (Canadian Business).

ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918..

Kind of Policy.	Year of Issue.											
	1915.			1912.			1909.			1906.		
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
Endowments at \$5.	23	20 88	3 28	25	21 75	3 51	28	23 25	3 95	35	27 92	5 76
	35	27 95	4 10	36	28 78	4 54	31	27 17	4 66	37	29 63	6 69
	45	38 86	5 20	46	40 33	6 20	44	37 47	6 70	45	38 70	8 92
	55	59 09	7 43	54	56 37	8 33	51	49 25	8 50			
Endowments at \$5 by 20 premiums	25	31 53	3 95	25	31 53	4 45	25	31 53	5 06	24	29 96	6 72
	35	37 33	4 58	35	37 33	5 27	34	36 65	5 95	35	36 96	7 40
	45	46 87	5 57	45	46 87	6 69	44	45 67	7 72	45	46 82	9 60
				54	61 84	8 77	50	54 04	9 03	51	55 50	12 51
Endowment at \$5 by 15 premiums	27	38 75	4 30				32	42 16	6 67			
				35	44 51	5 96	30	40 19	7 90	42	51 13	10 22
				43	52 49	7 10	40	60 63	9 79			
				49	60 63	8 16						
Endowment at \$5 by 10 premiums				49	80 09	10 10						
	25	49 25	5 02	25	49 25	6 20	25	49 25	7 54	24	48 31	11 35
	35	50 49	5 34	35	50 49	6 51	35	50 49	7 87	34	49 67	11 63
	45	54 52	5 90	45	54 52	7 30	45	54 52	8 84	45	53 77	12 23
20 Year Endowment.	52	61 62	6 91	56	68 68	9 42	54	64 82	10 41	47	55 12	12 54
15 Year Endowment	22	66 53	6 05	24	66 66	7 92	25	66 73	10 08	26	66 10	12 90
	34	67 64	6 37	35	67 80	8 23	35	67 80	10 31	34	67 01	13 05
	42	69 41	6 67	45	72 25	9 02	45	70 60	10 92	47	71 21	13 77
							52	75 68	11 60	57	81 18	14 49
10 Year Endowment				29	103 74	11 83						
	35	104 35	8 89	38	104 76	12 08						
	45	106 53	9 24	43	105 87	12 29						
	55	113 97	10 48	63	129 15	15 31	59	120 44	17 33			



QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) Cash dividends declared in 1918. (b) Total Cash dividends declared (including (a) ).									
Five Year Dividend Periods.									
Kind of Policy.	Second Period.					Third Period.			
	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue
Endowment at 85.....		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
					25	21 64	25 25	25 25	
					37	29 63	35 60	35 60	
					45	38 70	47 58	47 58	
					48	43 34	53 17	53 17	
Endowment at 85 by 20 premiums.....					25	30 48	34 93	34 93	
					35	36 96	43 11	43 11	
					40	41 34	48 82	48 82	
Endowment at 85 by 15 premiums.....					41	49 96	57 99	57 99	
20 Year Endowment.....	28	48 70	42 58	42 58	25	48 39	56 00	56 00	
	31	49 12	43 21	43 21	35	49 89	57 86	57 86	
					45	53 77	62 68	62 68	
					55	64 31	69 97	69 97	
15 Year Endowment .....					25	66 02	75 98	75 98	
					35	67 18	77 13	77 13	
					45	70 18	79 70	79 70	
					59	84 80	85 16	85 16	



ANCIENT ORDER OF FORESTERS.

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).											
Five Year Dividend Periods.											
Kind of Policy.	First Period.			Second Period.			Third Period.			Age at Issue.	(b) Total Div'd.
	Age at Issue.	Prem.	(a) 1918 Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.		
All Life	25	\$ cts. 16 00	\$ cts. 4 00	25	\$ cts. 16 00	\$ cts. 5 00	25	\$ cts. 16 00	\$ cts. 7 00		\$ cts. ....
	35	22 75	9 00	35	22 75	12 00	35	22 75	15 00		.....
	45	32 40	16 00	45	32 40	22 00	45	32 40	30 00		.....
20 Pay Life	25	25 10	8 00	25	25 10	11 00	25	25 10	15 00		.....
	35	31 95	12 00	35	31 95	16 00	35	31 95	20 00		.....
	45	41 80	22 00	45	41 80	28 00					.....
15 Pay Life	25	30 75	6 00	25	30 75	7 00					.....
	35	38 80	14 00	35	38 80	19 00					.....
10 Pay Life	35	52 50	17 00	35	52 50	23 00	35	Pd.-up	28 00		.....
	45	60 75	27 00	45	60 75	33 00	45	"	39 00		.....
20 Year Endowment	25	44 51	13 00	25	44 51	18 00	35	46 52	27 00		.....
	35	46 52	17 00	35	46 52	21 00	45	50 92	32 00		.....
	45	50 92	22 00	45	50 92	26 00					.....
15 Year Endowment	25	62 26	18 00	25	62 26	22 00					.....
	35	63 93	21 00	35	67 37	31 00					.....
	45	76 19	37 00	55							.....
10 Year Endowment	25	98 75	30 00								.....
	35	100 19	33 00								.....
	45	102 84	37 00	45	102 84	41 00					.....



ANNUAL DIVIDENDS.— CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.		QUINQUENNIAL DIVIDENDS.—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUIN- QUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a) ).									
Year of Issue.		Five Year Dividend Periods.									
1914.		First Period.					Second Period.				
Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.
	21 25	3 92	25	21 45	23 63	25	21 45	29 38	47 31	25	21 30
	27 90	4 81	35	28 10	28 67	35	28 10	36 26	58 08	34	27 10
	38 90	6 39	45	39 55	39 88	45	39 55	50 40	80 76	46	40 30
	57 95	9 49	55	60 05	64 37	55	62 85	83 50	135 09	55	58 10
	30 55	4 45	25	31 65	30 53	25	31 65	40 62	64 04	24	29 45
	37 25	5 36	35	38 15	34 79	35	38 15	46 77	73 50	35	36 95
	47 20	6 87	45	48 20	44 06	45	48 20	58 46	92 25	49	52 55
	61 50	9 37	55	65 05	62 95	51	57 10	69 66	110 70		
	34 85	4 70	26	38 90	35 50	21	35 85	45 87	71 84		
	44 00	6 79	35	45 85	40 16	34	44 90	54 54	85 04		
	56 75	7 72	45	67 05	50 49	42	53 15	63 97	99 89	45	55 00
			57	78 70	75 41						
	52 85	6 20	26	52 35	44 12					23	Pd.-up.
	59 25	6 94	35	61 35	49 10						"
	74 60	9 07	45	75 25	60 81	43	72 05	83 42	128 48	46	"
	89 80	11 67	54	92 10	77 59						
	48 90	6 06	25	49 95	39 39	25	49 95	56 98	87 65	25	48 50
	50 40	6 40	35	52 05	42 41	35	52 05	60 12	93 01	37	51 15
	55 80	7 60	45	56 70	47 72	45	56 70	65 72	102 53		
	64 25	9 36	53	65 15	58 12	52	63 70	74 93	118 16	53	63 20
	67 15	7 74	25	68 30	50 07	26	68 45	75 61	115 09		
	69 10	8 31	35	70 05	53 09	34	69 80	78 18	119 43		
	73 10	9 30	45	73 65	57 52	45	73 65	82 92	127 66		
	80 60	11 14	56	84 35	72 31	55	82 85	95 69	149 59		
			25	105 85	71 31						
	107 05	11 91	36	107 50	74 72						
	117 00	15 58	44	109 60	77 77						
			55	117 00	89 32						



CANADA LIFE—Concluded.

DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS FOR \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED.  
(b) TOTAL CASH VALUE IF SURRENDERED.

Kind of Policy	Dividend Period.											
	10 Years.				15 Years.				20 Years			
	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.
All Life.....	22	\$ cts. 20 05	\$ cts. 45 10	\$ cts. 84 00	24	\$ cts. 20 95	\$ cts. 97 47	\$ cts. 162 00	25	\$ cts. 19 65	\$ cts. 135 64	\$ cts. 224 00
	35	.....	.....	.....	35	28 10	122 63	238 00	35	26 50	175 81	307 00
	45	.....	.....	.....	45	39 55	160 03	334 00	46	38 95	250 14	425 00
	54	.....	.....	.....	54	57 40	234 89	426 00	.....	.....	.....	.....
20 Pay Life.....	22	30 15	62 26	202 00	26	32 25	140 54	357 00	25	25 55	151 64	457 00
	35	.....	.....	.....	35	38 15	158 30	427 00	35	32 70	194 84	561 00
	45	.....	.....	.....	45	48 20	189 96	510 00	45	43 25	262 96	673 00
	54	.....	.....	.....	54	62 85	246 29	572 00	.....	.....	.....	.....
15 Pay Life.....	22	.....	.....	.....	25	38 20	163 38	469 00	26	31 40	166 29	466 00
	35	.....	.....	.....	37	47 80	196 37	588 00	34	38 05	203 57	550 00
	45	.....	.....	.....	45	57 05	228 26	680 00	45	50 80	278 10	673 00
	53	.....	.....	.....	53	69 95	277 70	771 00	.....	.....	.....	.....
10 Pay Life.....	23	49 90	95 17	421 00	25	51 50	169 73	469 00	24	40 45	173 73	447 00
	47	.....	.....	.....	47	78 60	241 13	704 00	32	48 65	208 09	528 00
	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Year Endowment.....	25	.....	.....	.....	25	49 95	195 27	.....	25	44 30	270 15	.....
	35	.....	.....	.....	35	52 05	205 61	.....	35	46 45	278 37	.....
	45	.....	.....	.....	45	56 70	221 23	.....	44	50 40	297 01	.....
	52	.....	.....	.....	52	79 10	309 51	.....	.....	.....	.....	.....
15 Year Endowment.....	25	.....	.....	.....	25	68 30	258 89	.....	.....	.....	.....	.....
	35	.....	.....	.....	35	70 05	269 49	.....	.....	.....	.....	.....
	45	.....	.....	.....	45	73 65	284 86	.....	.....	.....	.....	.....
	52	.....	.....	.....	52	79 10	309 51	.....	.....	.....	.....	.....
10 Year Endowment.....	27	106 10	173 38	.....	.....	.....	.....	.....	.....	.....	.....	.....
	36	107 50	178 28	.....	.....	.....	.....	.....	.....	.....	.....	.....
	54	113 00	183 99	.....	.....	.....	.....	.....	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....



SESSIONAL PAPER No. 9

COMMERCIAL UNION (CANADIAN BUSINESS).

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT (1912).														
PLAN OF POLICY.														
First Period.			Second Period.			Third Period.			Fourth Period.			Fifth Period.		
Age at Issue.	Prem.	Div'd	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.....														
			26	21 78	*29 90				36	27 87	*37 55	30	24 06	*32 35
			48	39 50	*54 25	47	38 30	51 55				41	32 12	62 05
			52	46 40	*62 50	50	42 67	57 55						
20 Pay Life.....														
			26	31 96	29 40									
			30	34 48	32 45									
15 Year Endowment.....			18	66 80	*89 75									
20 Year Endowment.....			29	50 46	*69 05									
			33	51 19	*70 30									
			34	51 51	69 55									

\*In these cases the cash dividend would have been higher had not the whole or part of the previous bonuses declared been surrendered for cash.



CONFEDERATION LIFE.

Plan of Policy	ANNUAL DIVIDENDS.—CASH DIVIDENDS PER \$1,000 OF INSURANCE PAID DURING THE YEAR 1918.		DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER 1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918, CONTINUED IN FORCE OR MATURED. (b) TOTAL CASH VALUE IF SURRENDERED.	
	Year of Issue.		Dividend Period.	
	1915.		10 Years.	
	Age at Issue	Prem.	Div'd.	Cash Value.
All Life	27	\$ 22 40	\$ 3 00	\$ 3 00
	35	27 95	3 35	4 30
	45	38 85	3 95	5 05
	54	55 55	4 95	
20 Pay Life	25	30 00	2 15	3 35
	35	36 95	2 85	
	49	52 55	3 95	
	53	59 45	4 40	
15 Pay Life	27	37 20	2 05	
10 Pay Life				
20 Year Endowment				
15 Year Endowment				
10 Year Endowment				



QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918.—(a) CASH DIVIDENDS DECLARED IN 1918; (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a) ).

### Five Year Dividend Periods.

[illegible]







CROWN LIFE.

Kind of Policy.	QUINQUENNIAL DIVIDENDS.—Per \$1,000 of Insurance on Policies Completing a Quinquennial Dividend Period During 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).										DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED. (b) TOTAL CASH VALUE IF SURRENDERED.									
	Five Year Dividend Periods.										Dividend Period.									
	First Period.					Second Period.					15 Years.									
	Age at Issue.	Prem.	(a) 1918 Div'd	\$ cts.		Age at Issue.	Prem.	(a) 1918 Div'd	(b) Total Div'd.		Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.						
All Life.....	24	20 75	14 40	\$ cts.				\$ cts.	\$ cts.				\$ cts.	\$ cts.						
	36	28 80	17 95																	
	47	41 85	23 85								44	30 85	77 40	378 40						
	53	53 20	29 15								51	55 75	113 00	507 00						
20 Pay Life.....	26	30 60	14 95		26	30 10	14 45		32 05											
	36	37 75	18 63																	
	43	41 55	22 35																	
15 Pay Life.....	29	38 75	21 00																	
	36	41 75	21 80								34	41 25	89 00	599 00						
											44	52 20	111 00	733 00						
											51	68 90	144 80	880 80						
20 Year Endowment ..	20	48 00	18 06																	
	35	50 55	18 70																	
	39	51 85	19 10								48	56 20	93 50							
	48	57 00	19 75																	
15 Year Endowment ..											25	64 65	116 64							
											38	67 10	120 50							
	43	70 85	28 10								43	68 85	124 00							
											49	72 55	130 00							



DOMINION LIFE.

QUINQUENNIAL DIVIDENDS.—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).													DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED. (b) TOTAL CASH VALUE IF SURRENDERED.																
Kind of Policy.		Five Year Dividend Periods.													Dividend Period.														
		First Period.					Second Period.								10 Years.					15 Years.					20 Years.				
		Age at Issue.	Prem.	(a) 1918 Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.					
All Life	29	\$ 23 69	\$ 21 42	26	\$ 21 85	\$ 38 83	\$ 48 83										25	\$ 19 20	\$ 182 92	\$ 412 91									
	35	27 95	24 73	29	23 60	41 85	53 19										35	25 80	258 13	573 34									
	38	30 60	26 95														45	36 25	408 83	827 18									
20 Pay Life	25	30 00	25 42														25	25 80	203 95	672 79									
	29	32 55	27 57														35	33 00	264 30	839 96									
	39	40 40	33 49														42	40 00	346 45	1,003 30									
15 Pay Life	35	43 80	35 34														23	34 45	236 42	641 03									
																	36	44 75	290 13	821 09									
10 Pay Life				28	50 50	141 63	546 24										25	41 40	219 90	688 74									
				43	69 10	184 51	737 54										31	47 50	298 61	829 57									
				59	102 75	279 35	1,015 45										41	60 00	331 73	976 99									
20 Year Endowment	29	49 20	39 33														20	44 60	384 67										
	32	49 80	39 92														34	47 00	386 37										
	39	51 85	41 61														39	48 60	394 33										
15 Year Endowment	49	58 40	50 43																										



ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.											
QUINQUENNIAL DIVIDENDS.—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).											
Kind of Policy.	Year of Issue.					Fourth Period.					
	1915.					1908.					
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	
All Life.....	25	21 49	3 60	25	21 49	4 29	25	21 49	5 74	25	21 49
	35	28 11	4 70	35	28 11	5 72	35	28 11	6 73	35	28 11
	45	39 55	6 73	45	39 55	8 13	45	39 55	9 57	45	39 55
	55	60 72	10 30	55	60 72	12 33	55	60 72	14 37	55	60 72
20 Pay Life.....	25	31 83	4 84	25	31 83	6 01	25	31 83	7 27	25	31 83
	35	38 34	5 98	35	38 34	7 43	35	38 34	8 97	35	38 34
	45	48 52	7 80	45	48 52	9 63	45	48 52	11 55	45	48 52
	55	66 69	11 01	55	66 69	13 34	55	66 69	15 72	55	66 69
15 Pay Life.....	25	38 35	5 61	25	38 35	7 09	25	38 35	8 69	25	38 35
	35	45 91	6 88	35	45 91	8 68	35	45 91	10 63	35	45 91
	45	57 16	8 82	45	57 16	11 07	45	57 16	13 46	45	57 16
	55	75 66	12 07	55	75 66	14 86	55	75 66	17 77	55	75 66
10 Pay Life.....	25	51 67	7 20	25	51 67	9 32	25	51 67	11 61	25	51 67
	35	61 53	8 73	35	61 53	11 28	35	61 53	14 05	35	61 53
	45	75 57	11 02	45	75 57	14 15	45	75 57	17 53	45	75 57
	55	96 66	14 59	55	96 66	18 42	55	96 66	22 57	55	96 66
20 Year Endowment.....	25	49 33	5 89	25	49 33	7 93	25	49 33	10 16	25	49 33
	35	51 91	7 10	35	51 91	9 22	35	51 91	11 50	35	51 91
	45	57 34	8 86	45	57 34	11 11	45	57 34	13 51	45	57 34
	55	70 81	11 76	55	70 81	14 29	55	70 81	16 90	55	70 81
15 Year Endowment	25	66 87	7 32	25	66 87	10 23	25	66 87	13 40	25	66 87
	35	69 52	8 84	35	69 52	11 81	35	69 52	15 04	35	69 52
	45	74 48	10 92	45	74 48	14 00	45	74 48	17 32	45	74 48
	55	85 98	13 96	55	85 98	17 23	55	85 98	20 71	55	85 98
10 Year Endowment	25	102 73	10 27	25	102 73	14 94	25	102 73	20 05	25	102 73
	35	105 87	12 44	35	105 87	17 17	35	105 87	22 35	35	105 87
	45	111 03	15 32	45	111 03	20 15	45	111 03	25 44	45	111 03
	55	121 48	19 13	55	121 48	24 12	55	121 48	29 63	55	121 48







EXCELSIOR LIFE.

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918.—(a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a).)

Kind of Policy.

Five Year Dividend Periods.

	First Period.			Second Period.			Third Period.			Fourth Period.			Fifth Period.		
	Age at Issue.	Prem.	(a) 1918 Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.
All Life.....	28	\$ 23 25	\$ 17 35	24	20 75	19 37	29 20	24	20 10	24 16	49 66	22	17 10	20 03	100 91
	35	27 95	20 55					35	27 45	32 85	70 03		26 10	27 70	160 30
	45	38 85	28 21	45	38 85	32 43	50 09	43	35 80	39 06	91 47		32 10	33 60	231 73
	55	58 10	36 84									52	48 80	47 10	210 42
20 Pay Life.....	25	30 00	20 13	30	33 25	30 30	49 35								
	36	37 75	25 46												
	50	54 10	34 25	45	46 95	40 57	64 41								
15 Pay Life.....	29	38 75	23 27	23	34 45	26 49	43 16					27	Pd. up	19 00	100 30
								43	Pd.-up.	53 52	154 92		"		
20 Year Endowment .								51	Pd.-up.	64 20	187 70		"		
	24	48 35	27 50												
	39	51 85	31 78	38	51 50	45 03	73 68								
15 Year Endowment.	50	59 45	36 10	49	58 40	49 40	80 40								
	39	60 75	37 97												
10 Year Endowment.....				36	105 60	78 60	121 89								







GREAT WEST LIFE.

ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.											
Year of Issue.											
Kind of Policy.											
1915.			1912.			1909.			1908.		
Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life .....	24	20 20	4 00	24	20 20	5 35	29	23 10			
	35	27 40	5 40	35	27 40	7 20					
	45	38 30	6 45	46	39 80	8 90					
	55	59 30	9 75	54	56 50	12 20					
20 Pay Life.....	25	28 50	4 35	25	28 50	5 75	25	28 50	33	33 80	11 85
	35	35 40	5 80	35	35 40	7 70	42	41 90			
	45	45 40	6 80	45	45 40	9 15					
	51	54 30	7 45	53	57 90	11 10					
15 Pay Life.....	29	37 20	5 80	23	32 90	6 30	28	36 50			
	34	41 40	6 60	40	47 30	9 70					
	45	53 50	7 95	46	54 90	10 95					
				49	59 40	11 50					
10 Pay Life.....				25	46 10	8 70					
	49	77 90	11 25	35	56 70	11 55					
20 Year Endowment .....	24	47 20	6 10	25	47 30	8 20					
	34	49 20	7 20	37	50 10	9 75					
	42	52 20	7 45								
	49	57 40	7 70								
15 Year Endowment .....	28	65 30	8 35								
	38	67 40	8 95								
	40	67 90	8 95								







[illegible]



GUARDIAN LIFE (Formerly GERMANIA).

Kind of Policy.	ANNUAL DIVIDENDS — CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.		DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED. (b) TOTAL CASH VALUE IF SURRENDERED.			
	Year of Issue.		Dividend Period.			
	1915.		20 Years.			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	(a) Div'd. (b) Cash Value.
All Life		\$ cts	\$ cts		\$ cts	\$ cts.
20 Pay Life	28	31 71	3 70	41	32 03	4 83
10 Pay Life	37	37 77	4 52			
	42	67 31	7 50			



## IMPERIAL LIFE.

[illegible]







Kind of Policy.	Dividend Period.									
	15 Years.					20 Years.				
	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue	Prem.
20 Pay Life.....		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.
					25	26 53	41 90	431 94		
					36	34 86	55 25	589 26		
					42	41 04	63 47	654 00		
20 Year Endowment.....					24	45 99	117 50			
					35	48 57	117 50			
					42	51 21	117 50			
15 Year Endowment.....	21	65 55	55 00							
	36	67 80	55 00							
	41	69 25	55 00							
	50	74 55	55 00							

NOTE.—On account of the high mortality and other conditions brought about by the War, no bonuses were distributed at the close of the quinquennium ending 31st December, 1917. Interim bonuses are, however, being paid under policies now maturing for each year in force since 1917.



LONDON LIFE.

ANNUAL DIVIDENDS.— CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.		QUINQUENNIAL DIVIDENDS.—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).														
Year of Issue.		Five Year Dividend Periods.														
Kind of Policy.	1915.	First Period.			Second Period.			Third Period.			Fourth Period.					
		Age at Issue	Prem.	Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	(b) Total Div'd.
All Life			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
	24	20 80	4 91	19 00	25 15	23 00	35 23	55 46	23	23 00	35 23	55 46	34	25 15	59 58	125 86
	36	28 75	6 37	26 35	32 70	24 90	38 06	61 33	36	28 75	57 93	108 88	34	25 15	59 58	125 86
	45	38 75	8 43	38 75	44 65	36 10	53 11	83 96	43	36 10	71 78	136 47	53	51 65	125 29	270 09
20 Pay Life			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
	25	30 00	5 77	29 45	28 23				25	30 00	58 55	109 23	24	26 15	57 80	123 98
	35	38 95	7 07	34 65	33 45				35				35	33 70	76 39	164 60
	45	46 95	9 16	48 26	48 87											
15 Pay Life			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
	39	47 80	8 36													
	24	48 35	7 28	48 25	33 67	48 50	57 60	83 63	25	48 50	89 41	154 71	23	45 50	106 47	220 41
	35	50 55	8 05	50 05	38 29	49 80	59 74	87 95	35	50 55	92 51	161 28	35	47 80	108 21	233 91
15 Year Endowment			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
	43	53 75	9 18	56 60	52 34								44	51 65	111 79	244 38
	50	59 45	11 04													
	25	66 60	9 40	66 30	41 18	66 25	77 48	108 58	26	66 75	119 95	211 97				
10 Year Endowment			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
	30	67 40	9 72	67 75	44 71				35	68 35	121 13	216 42				
				70 00	49 93											
				78 30	70 02											
				103 65	53 86											



Kind of Policy.	Dividend Period.							
	10 Years.			15 Years.			20 Years.	
	Age at Issue.	Prem. \$ cts.	(a) Div'd. \$ cts.	(b) Cash Value. \$ cts.	Age at Issue.	Prem. \$ cts.	(a) Div'd. \$ cts.	(b) Cash Value. \$ cts.
All Life.....								
20 Pay Life.....								
15 Pay Life .....								
10 Pay Life.....	37	60 70	96 00	608 00				
20 Year Endowment..								
15 Year Endowment.....								
10 Year Endowment..	28 55	104 35 114 95	171 00 186 00					







MANUFACTURERS LIFE—Continued.  
General Section.

QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918.—(a) CASH DIVIDENDS IN 1918; (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).

Five Year Dividend Periods.

Kind of Policy.

	First Period.			Second Period.			Third Period.			Fourth Period.			Fifth Period.		
	Age at Issue	Prem.	(a) 1918 Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
All Life.....	27	22 40	14 15	24	20 75	17 00	21	19 40	20 25	45 60	25	19 50	25 85	69 50	25
	35	27 95	17 70	35	27 95	22 30	34	27 10	31 45	66 80	34	25 40	35 35	125 35	35
	45	38 85	23 10	44	37 45	28 30	45	35 85	46 60	95 15	45	37 10	47 25	145 05	45
	55	58 10	32 30	60	73 20	50 95	.....	.....	.....	.....	54	54 10	61 55	174 65	55
	25	30 00	18 65	25	30 00	24 05	25	30 00	33 60	70 85	25	26 05	38 10	101 10	25
20 Pay Life.....	35	36 95	22 95	35	36 95	30 70	31	33 90	39 20	81 85	34	32 50	47 00	113 85	34
	44	45 70	27 85	47	49 65	40 70	.....	.....	.....	.....	43	41 50	56 95	140 20	43
	59	73 95	37 15	51	55 75	44 25	.....	.....	.....	.....	55	62 15	76 45	184 50	.....
	25	35 75	20 70	.....	.....	.....	.....	.....	.....	.....	28	Pd-up	25 25	89 75	23
15 Pay Life.....	37	45 75	26 60	32	41 15	33 15	.....	.....	.....	.....	34	"	28 55	117 55	.....
	48	59 35	33 50	43	52 35	42 30	.....	.....	.....	.....	43	"	33 95	125 75	44
	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	54	"	39 95	194 95	50
	27	49 50	27 20	.....	.....	.....	.....	.....	.....	.....	27	"	24 70	100 90	29
10 Pay Life.....	38	61 95	34 30	.....	.....	.....	.....	.....	.....	.....	32	"	27 45	111 45	.....
	50	81 33	44 05	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	25	48 50	21 60	25	48 50	37 15	23	48 25	57 95	112 10	25	46 20	65 00	149 60	.....
20 Year Endowment.	35	50 55	24 65	35	50 55	39 95	36	50 85	62 15	120 70	33	47 85	66 75	154 65	.....
	45	55 05	28 85	45	55 05	44 30	49	58 40	67 50	135 10	.....	.....	.....	.....	.....
	.....	.....	.....	50	59 45	47 20	.....	.....	.....	.....	.....	.....	.....	.....	.....
	25	66 60	25 15	25	66 60	49 50	.....	.....	.....	.....	.....	.....	.....	.....	.....
15 Year Endowment.....	35	68 35	28 15	35	68 35	52 45	.....	.....	.....	.....	.....	.....	.....	.....	.....
	46	72 45	32 65	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	57	83 95	39 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	25	103 95	33 00	25	103 95	75 30	.....	.....	.....	.....	.....	.....	.....	.....	.....
10 Years Endowment.....	35	105 40	35 80	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	46	108 60	39 85	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	50	110 70	41 85	51	111 35	81 70	.....	.....	.....	124 15	.....	.....	.....	.....	.....







ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED (PAID) DURING THE YEAR 1918.											
Year of Issue.											
Kind of Policy.	1912.			1909.			1906.			1903.	
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Div'd.
All Life.....	25	\$ cts. 15 25	\$ cts. 1 26	25	15 25	\$ cts. 1 54	25	17 75	\$ cts. 2 72	25	\$ cts. 3 06
	35	20 11	1 65	35	20 11	2 15	35	23 40	3 37	35	3 86
	45	28 63	2 24	45	28 63	2 80	45	33 32	5 35	45	6 02
	55	44 57	3 26	55	44 57	4 11	55	51 86	9 72	55	10 54
20 Pay Life.....	25	24 42	3 19	25	24 42	3 76	25	25 91	5 99	25	6 61
	35	29 76	3 28	35	29 76	3 99	35	31 51	6 55	35	7 44
	45	38 24	3 52	45	38 24	4 42	45	40 33	7 48	45	8 55
	55	53 35	5 35	55	53 35	6 40	55	56 01	10 17	55	11 35
15 Pay Life.....	25	29 44	4 23	25	29 44	4 99	25	30 73	7 14	25	8 11
	35	35 69	4 32	35	35 69	5 27	35	37 19	7 83	35	9 02
	45	45 16	4 54	45	45 16	5 71	45	46 87	8 72	45	10 18
	55	60 71	6 15	55	60 71	7 52	55	62 68	11 00	55	12 73
10 Pay Life.....	25	39 75	6 21	25	39 75	7 37	25	Pd.-up	3 74	25	3 98
	35	48 01	6 52	35	48 01	7 94	35	"	4 61	35	4 92
	45	60 03	7 05	45	60 03	8 81	45	"	5 72	45	6 09
	55	78 08	7 99	55	78 08	10 11	55	"	6 94	55	7 30
20 Year Endowment	25	41 86	3 63	25	41 86	4 86	25	44 04	8 43	25	10 01
	35	43 12	3 89	35	43 12	5 12	35	45 14	8 53	35	10 10
	45	46 65	4 44	45	46 65	5 67	45	48 47	8 86	45	10 40
	55	57 03	5 60	55	57 03	6 81	55	58 74	9 83	55	11 29
15 Year Endowment	25	53 12	5 13	25	53 12	6 97	25	61 46	12 41	25	14 79
	35	59 13	5 37	35	59 13	7 21	35	62 30	12 47	35	14 86
	45	61 85	5 88	45	61 85	7 70	45	64 75	12 68	45	15 07
	55	70 03	6 91	55	70 03	8 68	55	72 67	13 34	55	15 77
10 Year Endowment	25	91 53	8 55	25	91 53	11 66	25			25	
	35	92 36	8 80	35	92 36	11 90	35			35	
	45	94 43	9 28	45	94 43	12 38	45			45	
	55	100 72	10 23	55	100 72	13 32	55			55	



9 GEORGE V, A. 1919

METROPOLITAN LIFE (Canadian Business) - Concluded.  
Intermediate

ANNUAL DIVIDENDS - CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED (PAID) DURING THE YEAR 1918									
Year of Issue.									
Kind of Policy.	1909.			1906.			1903.		
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd.
All Life		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	25	20 18	1 04	25	26 70	8 52	25	26 70	8 86
	35	28 02	1 46	35	34 40	9 26	35	34 40	9 76
	45	41 08	2 42	45	47 42	10 96	45	47 42	11 62
20 Pay Life	55	63 50	7 72	55	70 48	17 94	55	70 48	18 76
	25	28 32	2 94	25	35 00	11 20	25	35 00	11 92
	35	35 96	3 84	35	41 76	11 68	35	41 76	12 58
	45	47 56	5 72	45	52 50	13 36	45	52 50	14 42
15 Pay Life	55	66 80	9 10	55	71 58	17 52	55	71 58	18 70
	25	33 52	3 48	25	41 78	13 72	25	41 78	14 68
	35	42 08	4 32	35	49 32	14 06	35	49 32	15 26
	45	54 36	5 32	45	60 66	14 92	45	60 66	16 36
10 Pay Life	55	73 14	6 88	55	79 28	17 44	55	79 28	18 16
	25	44 52	4 88	25	Pd-up	3 74	25	Pd-up	3 98
	35	55 36	5 08	35	"	4 62	35	"	4 92
	45	70 08	6 00	45	"	5 72	45	"	6 08
20 Year Endowment	55	90 42	7 80	55	"	6 94	55	"	7 30
	25	44 24	4 26	25	47 06	11 18	25	47 06	12 76
	35	47 02	5 04	35	50 78	12 06	35	50 78	13 64
	45	53 48	6 06	45	57 14	13 24	45	57 14	14 78
15 Year Endowment	55	68 18	7 28	55	72 26	15 44	55	72 26	16 88
	25	61 48	6 34	25	64 46	13 96	25	64 46	16 34
	35	63 70	7 00	35	66 74	14 74	35	66 74	17 14
	45	68 88	7 88	45	71 82	15 72	45	71 82	18 12
10 Year Endowment	55	80 86	8 70	55	84 04	17 28	55	84 04	19 70
	25	95 38	9 04	25	"	"	25	"	"
	35	96 68	9 22	35	"	"	35	"	"
	45	100 64	9 92	45	"	"	45	"	"
	55	109 80	10 36	55	"	"	55	"	"



SESSIONAL PAPER No. 9

MUTUAL LIFE AND CITIZENS.

Kind of Policy.	ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.					
	Year of Issue.					
	1915.			1906.		
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
All Life.....		\$ cts.	\$ cts.		\$ cts.	\$ cts.
	25	20 90	3 76			
	35	27 80	4 72			
	46	40 55	5 96			
	53	53 45	6 98			
20 Pay Life.....	59	69 10	8 09	30	23 95	10 35
10 Pay Life.....	25	30 00	3 76			
	35	37 05	4 72			
20 Year Endowment.....	61	108 70	8 26			
15 Year Endowment.....	25	49 85	6 00			
	38	52 40	6 00			
10 Year Endowment.....	41	70 35	7 34			
	48	108 25	8 75			



9 GEORGE V, A. 1919

## MUTUAL LIFE OF CANADA.

Kind of Policy.	ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918										DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918, CONTINUED IN FORCE OR MATURED. (b) TOTAL CASH VALUE IF SURRENDERED.									
	Year of Issue.										Dividend Period.									
	1915.					1912.					15 Years.					20 Years.				
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.
All Life.	25	\$ 21 00	\$ 4 76	25	\$ 21 00	\$ 5 42	25	\$ 21 00	\$ 5 42	25	\$ 21 55	\$ 123 78	\$ 304 78	25	\$ 19 40	\$ 392 59	25	\$ 19 40	\$ 392 59	
	35	27 80	6 04	35	27 80	7 00	35	27 80	7 00	35	37 40	216 13	530 13	35	26 00	241 02	35	26 00	241 02	
	45	38 80	8 37	45	38 80	9 95	45	38 80	9 95	45	57 80	344 28	759 28	45	38 40	359 77	45	38 40	359 77	
	55	57 80	13 05	55	57 80	15 50	55	57 80	15 50	55	57 80	344 28	759 28	55	57 80	775 77	55	57 80	775 77	
20 Pay Life.	25	29 80	5 28	25	29 80	6 41	25	29 80	6 41	25	37 40	194 59	627 59	25	25 60	207 51	25	25 60	207 51	
	35	36 60	6 54	35	36 60	8 07	35	36 60	8 07	35	37 40	194 59	627 59	35	32 40	262 94	35	32 40	262 94	
	45	46 45	8 70	45	46 45	10 69	45	46 45	10 69	45	60 75	336 75	891 75	45	42 80	354 94	45	42 80	354 94	
	55	62 85	13 13	55	62 85	15 77	55	62 85	15 77	55	60 75	336 75	891 75	55	63 30	582 20	55	63 30	582 20	
15 Pay Life.	31	39 95	6 30	31	34 75	7 02	31	34 75	7 02	31	35 45	174 32	645 32	31	35 45	174 32	31	35 45	174 32	
	45	54 40	9 27	45	40 75	8 32	45	40 75	8 32	45	43 35	214 30	780 30	45	43 35	214 30	45	43 35	214 30	
	55	71 25	13 70	55	51 75	10 93	55	51 75	10 93	55	54 40	272 50	945 50	55	54 40	272 50	55	54 40	272 50	
					67 15	15 33		67 15	15 33		67 15	344 06	1,101 06		67 15	344 06		67 15	344 06	
10 Pay Life.	25	47 05	6 36	25	47 05	8 59	25	47 05	8 59	25	46 20	186 94	648 94	25	38 70	210 91	25	38 70	210 91	
	35	57 55	7 99	35	58 75	10 91	35	58 75	10 91	35	65 25	263 55	892 55	35	52 80	288 26	35	52 80	288 26	
	45	73 15	10 86	45	78 40	15 30	45	78 40	15 30	45	88 60	361 48	1,128 48	45	88 60	361 48	45	88 60	361 48	
	55	90 90	15 05	55	95 90	19 94	55	95 90	19 94	55	88 60	361 48	1,128 48	55	88 60	361 48	55	88 60	361 48	
20 Year Endowment	25	48 15	7 20	25	48 15	9 36	25	48 15	9 36	25	48 65	229 51	819 51	25	44 90	313 74	25	44 90	313 74	
	35	50 20	7 90	35	50 20	10 12	35	50 20	10 12	35	50 20	241 05	819 51	35	46 50	332 11	35	46 50	332 11	
	45	54 60	9 38	45	54 60	11 75	45	54 60	11 75	45	53 95	267 43	819 51	45	52 00	391 15	45	52 00	391 15	
	55	65 85	13 13	55	67 65	16 53	55	67 65	16 53	55	61 30	319 59	819 51	55	61 30	319 59	55	61 30	319 59	
15 Year Endowment.	25	66 00	8 94	25	66 00	12 06	25	66 00	12 06	25	66 15	296 97	819 51	25	66 15	296 97	25	66 15	296 97	
	34	67 50	9 52	34	67 70	12 71	34	67 70	12 71	34	67 70	307 17	819 51	34	67 70	307 17	34	67 70	307 17	
	45	71 20	10 93	45	71 20	14 06	45	71 20	14 06	45	71 20	328 47	819 51	45	71 20	328 47	45	71 20	328 47	
	56	81 55	14 84	56	80 10	17 47	56	80 10	17 47	56	75 50	354 88	819 51	56	75 50	354 88	56	75 50	354 88	
10 Year Endowment.	34	104 15	13 17	34	102 75	17 68	34	102 75	17 68	34	102 75	17 68	819 51	34	102 75	17 68	34	102 75	17 68	
	43	106 15	14 01	43	104 15	18 16	43	104 15	18 16	43	104 15	18 16	819 51	43	104 15	18 16	43	104 15	18 16	
	55	113 75	17 16	55	114 90	21 74	55	114 90	21 74	55	114 90	21 74	819 51	55	114 90	21 74	55	114 90	21 74	



SESSIONAL PAPER No. 9

MUTUAL LIFE OF CANADA—Continued.

QUINQUENNIAL DIVIDENDS.—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).

Kind of Policy.

Five Year Dividend Periods.

	First Period.			Second Period.			Third Period.			Fourth Period.			Fifth Period.		
	Age at Issue.	Prem.	(a) 1918 Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	Total Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) 1918 Div'd.	(b) Total Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All Life	29	23 40	28 69	25	21 00	32 59	58 85	25	21 00	40 02	88 65	25	19 40	40 35	108 47
	36	28 65	34 14	35	27 80	42 94	76 21	36	28 65	55 87	121 27	35	26 00	56 24	144 87
	45	38 80	46 02	45	38 80	60 93	106 95	45	38 80	77 50	166 31	45	36 90	82 82	208 47
20 Pay Life				55	57 80	94 53	166 30	56	60 45	124 07	267 54	55	66 50	129 17	332 88
	25	29 80	29 07	25	29 80	40 47	69 54	25	29 80	53 74	113 59	25	25 60	50 44	125 78
	35	36 60	35 96	35	36 60	50 44	86 40	35	36 60	66 97	141 01	35	32 40	64 69	159 89
15 Pay Life	45	46 45	47 83	46	47 75	68 69	118 26	46	47 75	89 16	188 94	45	42 80	85 43	215 46
				52	56 90	85 24	148 10	53	70 15	135 01	295 08	52	54 40	106 75	282 49
	27	36 85	32 19	21	33 00	42 41	71 43	28	37 60	66 52	137 64		Pd.-up		
10 Pay Life	38	46 25	41 35	37	45 25	59 16	99 46								
	46	55 75	52 61												
	57	75 80	82 64	52	65 25	91 09	157 04	55	71 25	124 46	271 73	47		76 16	230 55
20 Year Endowment															
	24	46 20	34 25	27	48 95	58 43	94 86	28	Pd.-up	60 05	140 83	37		60 26	169 31
				35	57 55	69 33	113 14					48		77 89	225 51
15 Year Endowment				57	95 90	120 89	210 83								
	25	48 15	39 51	25	48 15	60 03	99 54	24	48 00	83 69	168 27	26	45 00	84 99	195 58
	36	50 50	43 96	36	50 50	65 00	108 96	35	50 20	89 18	180 11	33	46 10	86 04	202 29
10 Year Endowment	47	56 15	54 36	46	55 35	75 25	128 16	45	54 60	97 08	202 62	46	52 00	93 00	237 40
	56	67 65	75 37	55	65 85	97 31	169 45	53	62 70	113 85	244 22				
15 Year Endowment				26	66 15	78 91	128 24	23	65 80	112 93	221 97				
				33	67 30	81 25	133 02								
	47	72 40	91 49	43	72 40	91 49	153 98	48	73 10	121 23	253 40				
10 Year Endowment				57				57	83 15	133 19	296 74				
	25				102 90	117 56	186 92								



9 GEORGE V, A. 1919

MUTUAL LIFE OF NEW YORK (Canadian Business).

ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE PAID DURING THE YEAR 1918.

Year of Issue.

Plan of Policy.

	1914.				1912.				1909.				1906.				1903.			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Div.
All life.	25	\$ 21 49	\$ 3 97	25	\$ 21 49	\$ 4 36	25	\$ 21 49	\$ 4 80	25	\$ 21 34	\$ 5 19	25	\$ 21 34	\$ 5 78	25	\$ 21 34	\$ 5 78	25	\$ 21 34
	35	28 11	5 23	35	28 11	5 82	35	28 11	6 46	35	27 88	6 84	35	27 88	7 65	35	27 88	7 65	35	27 88
	45	39 55	7 39	45	39 55	8 27	45	39 55	9 19	45	39 36	9 60	45	39 36	10 70	45	39 36	10 70	45	39 36
	55	60 72	11 32	55	60 72	12 54	55	60 72	13 77	55	60 82	14 28	55	60 82	15 76	55	60 82	15 76	55	60 82
20 Pay Life	25	31 83	5 31	25	31 83	6 14	25	31 83	7 06	25	30 25	7 20	25	30 25	8 21	25	30 25	8 21	25	30 25
	35	38 34	6 56	35	38 34	7 58	35	38 34	8 71	35	36 87	8 89	35	36 87	10 13	35	36 87	10 13	35	36 87
	45	48 52	8 57	45	48 52	9 83	45	48 52	11 18	45	47 42	11 46	45	47 42	12 99	45	47 42	12 99	45	47 42
	55	66 69	12 09	55	66 69	13 59	55	66 69	15 14	55	66 30	15 61	55	66 30	17 48	55	66 30	17 48	55	66 30
15 Pay Life	25	38 35	6 16	25	38 35	7 26	25	38 35	8 49	25	35 99	8 50	25	35 99	9 78	25	35 99	9 78	25	35 99
	35	45 91	7 55	35	45 91	8 80	35	45 91	10 37	35	43 65	10 43	35	43 65	12 00	35	43 65	12 00	35	43 65
	45	57 16	9 69	45	57 16	11 32	45	57 16	13 10	45	55 33	13 29	45	55 33	15 24	45	55 33	15 24	45	55 33
	55	75 66	13 27	55	75 66	15 16	55	75 66	17 19	55	74 71	17 66	55	74 71	20 11	55	74 71	20 11	55	74 71
10 Pay Life	25	51 67	7 90	25	51 67	9 56	25	51 67	11 41	25	Pd-up.	3 40	25	Pd-up.	3 61	25	Pd-up.	3 61	25	Pd-up.
	35	61 53	9 58	35	61 53	11 58	35	61 53	13 80	35	"	4 19	35	"	4 48	35	"	4 48	35	"
	45	75 57	12 09	45	75 57	14 50	45	75 57	17 19	45	"	5 20	45	"	5 53	45	"	5 53	45	"
	55	96 66	16 02	55	96 66	18 84	55	96 66	22 02	55	"	6 30	55	"	6 62	55	"	6 62	55	"
20 Year Endowment	25	49 19	6 87	25	49 19	8 49	25	49 19	10 29	25	50 18	11 71	25	50 18	13 65	25	50 18	13 65	25	50 18
	35	51 47	7 75	35	51 47	9 36	35	51 47	11 16	35	52 13	12 36	35	52 13	14 34	35	52 13	14 34	35	52 13
	45	56 69	9 30	45	56 69	10 94	45	56 69	12 72	45	57 03	13 68	45	57 03	15 72	45	57 03	15 72	45	57 03
	55	70 23	12 41	55	70 23	14 08	55	70 23	16 11	55	70 51	16 64	55	70 51	18 79	55	70 51	18 79	55	70 51
15 Year Endowment	25	66 64	8 72	25	66 64	11 09	25	66 64	13 75	25	68 77	15 91	25	68 77	18 74	25	68 77	18 74	25	68 77
	35	68 74	9 61	35	68 74	11 98	35	68 74	14 63	35	70 43	16 51	35	70 43	19 39	35	70 43	19 39	35	70 43
	45	73 21	11 15	45	73 21	13 51	45	73 21	16 14	45	74 40	17 69	45	74 40	20 66	45	74 40	20 66	45	74 40
	55	84 53	14 07	55	84 53	16 39	55	84 53	18 94	55	85 37	20 25	55	85 37	23 45	55	85 37	23 45	55	85 37
10 Year Endowment	25	102 32	12 47	25	102 32	16 41	25	102 32	20 83	25			25			25			25	
	35	104 40	13 46	35	104 40	17 40	35	104 40	21 82	35			35							
	45	108 41	15 06	45	108 41	18 98	45	108 41	23 40	45			45							
	55	118 00	17 95	55	118 00	21 86	55	118 00	26 22	55			55							



MUTUAL LIFE OF NEW YORK (Canadian Business)—Concluded.

SESSIONAL PAPER No. 9

ABSTRACT OF STATEMENTS

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QUINQUENNIAL DIVIDENDS PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).										DEFERRED DIVIDENDS—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED; (b) CASH VALUE OF POLICY SURRENDERED, EXCLUSIVE OF DIVIDEND.														
Five Year Dividend Periods.										Dividend Period.														
Third Period.					Fourth Period.					Fifth Period.					15 Years.					20 Years.				
Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1918 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.	
	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
All life.....	22	19 95	31 03	70 85	27	22 40	41 97	111 13	24	20 00	41 80	135 14	25	21 34	{ 48 46 55 26 }	195 00	25	21 34	{ 93 35 155 31 130 93 }	275 00 213 04 389 00				
	35	27 88	44 24	99 77	35	27 88	53 38	140 03	35	27 10	59 00	187 26	35	27 88	{ 63 85 73 64 }	283 00	35	27 88	{ 209 18 236 51 }	310 75 506 00				
	45	39 36	63 13	141 46	45	39 36	77 14	200 14	45	39 10	91 53	281 68	45	39 36	{ 77 81 123 62 }	392 00	45	39 36	{ 236 51 315 61 }	506 00 426 90				
	55	60 82	98 68	220 19	55	60 82	124 05	315 62	56	64 80	175 84	505 84	55	60 82	{ 81 18 261 06 }	498 00	55	60 82	{ 492 94 566 83 }	614 00 540 11				
20 Pay life.....	25	30 25	46 34	102 33	26	30 79	58 52	149 60	24	Pd.-up	9 73	130 10	24	29 73	136 51	270 00	24	29 73	{ 149 32 210 04 }	507 00 446 28				
	35	36 87	57 53	126 70	37	38 56	75 42	191 58	35	"	12 96	170 22	35	36 87	173 91	345 00	35	36 87	{ 205 75 270 60 }	631 00 566 15				
	45	47 42	75 50	166 21	46	48 82	98 36	†	45	"	16 85	232 42	45	47 42	235 97	424 00	45	47 42	{ 325 84 376 60 }	739 00 688 24				
	55	66 30	108 15	238 43	55	66 30	140 03	†	57	"	23 62	392 86	57	71 82	414 83	502 00	55	66 30	{ 586 94 621 46 }	835 00 800 48				
15 Pay Life.....	25	35 99	54 74	119 43	.....	Pd.-up	.....	.....	29	"	11 06	113 92	25	35 99	{ 58 97 103 00 }	469 00	24	35 37	{ 132 70 193 42 }	507 00 446 28				
	35	43 65	67 55	147 02	.....	"	.....	.....	38	"	14 00	143 28	35	43 65	{ 63 5 137 88 }	572 00	35	43 65	{ 182 43 247 28 }	631 00 586 15				
	57	80 11	132 97	288 64	44	.....	34 24	196 50	45	"	16 85	177 33	45	55 33	{ 59 08 210 86 }	686 00	44	53 91	{ 271 34 324 27 }	729 00 676 07				
					.....	"	.....	.....	55	"	.....	.....	55	74 71	{ 43 02 369 11 }	790 00	.....	.....	.....	.....				
10 Pay life.....	25	Pd.-up	19 84	102 29	25	"	22 06	*	24	"	.....	.....	24	46 97	{ 57 37 75 44 }	459 00	25	47 77	{ 103 95 164 95 }	517 00 456 00				
	35	"	24 65	125 41	30	"	24 65	*	32	"	11 98	107 46	35	57 72	{ 63 51 104 39 }	572 00	35	57 72	{ 141 06 205 91 }	631 00 566 15				
	46	"	31 89	164 50	47	"	36 80	175 16	.....	"	.....	.....	45	72 32	{ 59 08 164 30 }	686 00	45	72 32	{ 224 45 275 21 }	739 00 688 24				
	54	"	38 65	208 39	51	"	40 61	*	55	"	.....	.....	55	94 57	{ 43 02 291 57 }	790 00	55	94 57	{ 377 20 411 72 }	835 00 800 48				
	25	50 18	75 47	161 56	25	50 15	96 88	239 05	25	.....	.....	.....	25	50 18	{ 218 40 346 05 }	.....	25	50 18	.....	.....				







NATIONAL LIFE.

Kind of Policy.		DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED. (b) TOTAL CASH VALUE IF SURRENDERED.									
		QUINQUENNIAL DIVIDENDS.—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).					Dividend Period.				
		Five Year Dividend Period.					10 Years.				
		First Period.					15 Years.				
		Age at Issue.	Prem.	(a) 1918 Div'd.	Age at Issue.	Cash Value.	Age at Issue.	Prem.	(b) Div'd.	Age at Issue.	Cash Value.
			\$ cts.	\$ cts.		\$ cts.		\$ cts.	\$ cts.		\$ cts.
All Life.....		31	24 85	13 86							
		45	38 80	17 29							
		57	63 60	23 56							
20 Pay Life.....		25	29 95	14 47							
		34	36 10	17 37							
		42	43 35	21 26							
15 Pay Life.....		33	41 95	19 51			28	36 00	48 70	35	497 70
								42 12	54 12		574 12
10 Pay Life.....		39	63 25	28 91			34	54 76	51 88		560 88
20 Year Endowment.....		25	48 45	19 48							
		45	56 80	20 24							
		50	59 28	26 43							
15 Year Endowment.....		34	68 05	27 70			22	64 10	83 56	36	
								67 37	114 37	43	
10 Year Endowment.....								70 50	138 52		
					33	104 55					
					46	108 10					
						91 02					
						108 63					



NEW YORK LIFE.

QUINQUENNIAL DIVIDENDS—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918. (a) CASH DIVIDENDS DECLARED IN 1918. (b) TOTAL CASH DIVIDENDS DECLARED (INCLUDING (a)).

Five Year Dividend Periods.

Year of Issue.

Kind of Policy

	1915.				1912.				1909.				Third Period.				Fourth Period.				Fifth Period.			
	Age at Issue		Div'd		Age at Issue		Div'd		Age at Issue		Div'd		Age at Issue		Div'd		Age at Issue		Div'd		Age at Issue		Div'd	
	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.	Prem.	\$ cts.
All Life.	25	21 49	3 59	4 89	25	21 49	3 04	4 31	25	21 49	4 31	5 05	32	25 75	33 15	70 24	42	33 72	56 08	155 49	25	21 20	38 91	144 05
	35	28 11	4 74	6 03	35	28 11	5 25	5 81	35	28 11	5 81	8 24	38	40 89	40 08	84 71	39	37 78	49 64	138 90	34	25 56	51 32	180 46
	45	30 55	6 70	7 84	45	30 55	7 45	8 24	45	30 55	8 24	10 11	55	60 72	85 63	176 78	59	73 60	148 88	388 55	45	41 50	83 34	276 27
	55	60 72	10 25	11 00	55	60 72	11 31	12 35	55	60 72	12 35	13 62	55	60 72	85 63	176 78	59	73 60	148 88	388 55	54	64 40	148 80	462 81
20 Pay Life.	25	31 83	4 89	5 61	25	31 83	5 61	6 42	25	31 83	6 42	7 74	38	40 89	40 08	84 71	39	37 78	49 64	138 90	25	Pd-up	29 34	137 74
	35	38 34	6 03	6 91	35	38 34	6 91	7 89	35	38 34	7 89	9 41	45	48 52	48 52	10 11	45	46 20	64 26	176 55	35	"	36 24	174 97
	45	48 52	7 84	8 93	45	48 52	8 93	10 11	45	48 52	10 11	11 90	55	75 66	75 66	15 55	55	75 66	13 78	15 55	46	"	46 71	253 80
	55	66 69	11 00	12 29	55	66 69	12 29	13 62	55	66 69	13 62	15 55	55	75 66	75 66	15 55	55	75 66	13 78	15 55	51	"	53 27	319 94
15 Pay Life.	25	38 35	5 71	6 67	25	38 35	6 67	7 74	25	38 35	7 74	9 41	38	40 89	40 08	84 71	39	37 78	49 64	138 90	29	"	31 21	128 67
	35	45 91	6 98	8 15	35	45 91	8 15	9 41	35	45 91	9 41	11 90	45	48 52	48 52	10 11	45	46 20	64 26	176 55	34	"	35 47	147 74
	45	57 10	8 94	10 35	45	57 10	10 35	11 90	45	57 10	11 90	13 62	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
	55	75 66	12 14	13 78	55	75 66	13 78	15 55	55	75 66	15 55	17 28	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
10 Pay Life.	25	51 67	7 40	8 85	25	51 67	8 85	10 46	25	51 67	10 46	12 04	38	40 89	40 08	84 71	39	37 78	49 64	138 90	29	"	31 21	128 67
	35	61 53	8 96	10 70	35	61 53	10 70	12 04	35	61 53	12 04	13 62	45	48 52	48 52	10 11	45	46 20	64 26	176 55	34	"	35 47	147 74
	45	75 57	11 25	13 35	45	75 57	13 35	15 70	45	75 57	15 70	17 28	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
	55	96 66	14 81	17 28	55	96 66	17 28	20 06	55	96 66	20 06	22 91	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
20 Year Endow-	25	49 33	6 06	7 47	25	49 33	7 47	9 04	25	49 33	9 04	10 46	38	40 89	40 08	84 71	39	37 78	49 64	138 90	29	"	31 21	128 67
	35	51 91	7 26	8 67	35	51 91	8 67	10 23	35	51 91	10 23	11 90	45	48 52	48 52	10 11	45	46 20	64 26	176 55	34	"	35 47	147 74
	45	57 34	8 97	10 39	45	57 34	10 39	11 95	45	57 34	11 95	13 62	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
	55	70 81	11 79	13 23	55	70 81	13 23	14 75	55	70 81	14 75	16 28	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
15 Year Endow-	25	66 87	7 63	9 19	25	66 87	9 19	10 87	25	66 87	10 87	12 04	38	40 89	40 08	84 71	39	37 78	49 64	138 90	29	"	31 21	128 67
	35	69 52	9 12	10 70	35	69 52	10 70	12 04	35	69 52	12 04	13 62	45	48 52	48 52	10 11	45	46 20	64 26	176 55	34	"	35 47	147 74
	45	74 48	11 15	12 71	45	74 48	12 71	14 28	45	74 48	14 28	15 70	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
	55	85 98	14 11	15 71	55	85 98	15 71	17 28	55	85 98	17 28	18 81	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
10 Year Endow-	25	102 73	10 84	12 49	25	102 73	12 49	14 29	25	102 73	14 29	16 15	38	40 89	40 08	84 71	39	37 78	49 64	138 90	29	"	31 21	128 67
	35	105 87	12 99	14 87	35	105 87	14 87	16 43	35	105 87	16 43	18 15	45	48 52	48 52	10 11	45	46 20	64 26	176 55	34	"	35 47	147 74
	45	111 03	15 82	17 53	45	111 03	17 53	19 25	45	111 03	19 25	21 03	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38
	55	121 48	19 53	22 91	55	121 48	22 91	26 80	55	121 48	26 80	28 81	55	75 66	75 66	15 55	55	75 66	13 78	15 55	52	"	54 85	269 38



DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918. (b) TOTAL CASH VALUE IF SURRENDERED.												
Dividend Period.												
15 Years.20 Years.												
Kind of Policy.	Age at Issue	15 Years.		(b) Cash Value.	Age at Issue	20 Years.		(b) Cash Value.				
		Prem.	(a) Div'd.			Prem.	(a) Div'd.					
All Life	25	\$ cts.	\$ cts.	\$ cts.	25	\$ cts.	\$ cts.	\$ cts.				
	35	21 49	121 79	281 79	25	20 50	143 24	352 79				
	45	28 11	129 13	362 13	35	27 10	167 60	457 13				
	55	39 55	151 99	478 99	45	39 10	248 33	593 99				
20 Pay Life	25	60 72	241 58	668 58	55	61 60	553 85	793 58				
	35	31 83	146 29	480 29	25	28 10	172 46	601 46				
	45	38 34	156 67	574 67	35	35 00	204 45	744 45				
	55	48 52	181 15	681 15	45	46 20	287 60	948 60				
15 Pay Life	25	62 06	241 14	797 14	55	66 60	600 87	1,373 87				
	35	38 35	159 43	618 43	25	33 10	160 89	589 89				
	45	45 91	174 73	729 73	35	41 00	188 64	728 64				
	55	57 16	205 87	871 87	45	53 40	267 65	928 65				
10 Pay Life	25	75 66	300 55	1,076 55	55	.....	.....	.....				
	35	51 67	139 56	598 56	25	43 50	121 74	550 74				
	45	61 53	155 28	710 28	35	53 60	142 49	682 49				
	55	75 57	185 40	851 40	45	69 00	201 88	862 88				
20 Year Endowment	25	96 66	272 55	1,048 55	55	93 00	426 43	1,199 43				
	35	50 53	195 58	.....	25	48 70	272 50	.....				
	45	52 47	198 20	.....	35	50 90	292 91	.....				
	55	57 32	211 51	.....	45	56 40	356 73	.....				
15 Year Endowment	25	72 66	298 61	.....	55	71 10	637 15	.....				
	35	68 82	240 73	.....	.....	.....	.....	.....				
	45	70 50	246 67	.....	.....	.....	.....	.....				
	55	74 44	262 47	.....	.....	.....	.....	.....				







[illegible]



NORTH BRITISH AND MERCANTILE. (Canadian Business).

QUINQUENNIAL DIVIDENDS—CASH VALUE OF QUINQUENNIAL REVERSIONARY BONUSES PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT (1915).

Five Year Dividend Periods.

Plan of Policy.

	First Period.			Second Period.			Fourth Period.		
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd.
All Life		\$ cts.	\$ cts		\$ cts.	\$ cts		\$ cts	\$ cts.
20 Pay Life	28½	32 36	7 90	45	36 40	13 82	32	Paid up	14 36
10 Year Endowment	47	46 09	11 66	42	41 26	12 86			
15 Year Endowment	42	53 50	14 43	53	77 29	21 64			



[illegible]



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## PHOENIX ASSURANCE COMPANY (Canadian Business.)

Plan of Policy.	QUINQUENNIAL DIVIDENDS.—CASH VALUE OF REVERSIONARY BONUS PER \$1,000 OF INSURANCE DECLARED 31 DEC., 1915, ON POLICIES COMPLETING THEIR 5-YEAR PERIOD DURING 1916.				DEFERRED DIVIDENDS.—CASH VALUE OF REVERSIONARY BONUS DECLARED AT 31ST DECEMBER 1916, UPON BRITISH EMPIRE POLICIES COMPLETING THEIR DEFERRED DIVIDEND PERIOD IN 1917.			
	Company's Fund Policies issued after June, 1903 Five Year Dividend Periods.				Dividend Periods.			
	†First Period.		†Second Period		†15 Years.		†20 Years.	
	Age at Issue.	Prem. \$ cts	Div'd \$ cts	Age at Issue	Prem. \$ cts	Div'd \$ cts	Age at Issue	Prem. \$ cts
All Life	24	21 50	14 79	26	22 30	17 34	25	19 40
	35	27 90	19 30	35	27 90	21 72	32	23 42
	44	36 80	24 07	48	42 20	32 43		
	56	57 45	35 50					
20 Pay Life	25	32 15	15 16	29	34 00	18 80	22	30 20
	35	37 75	19 30	33	36 45	20 75	37	35 32
	41	42 55	22 24	46	47 60	30 32		
15 Pay Life	24	38 40	14 79	25	38 85	16 95		
	32	43 15	17 83	35	45 40	21 72		
	45	55 00	24 81				42	51 10
	50	61 15	29 32					
10 Pay Life				50	80 40	34 55		
20 Year Endowment	27	49 75	33 97	27	49 75	43 42	24	47 30
	39	52 00	34 88					
	42	53 20	35 00					
15 Year Endowment	25	67 25	43 19					
				47	71 75	56 79		
				55	78 25	57 45		

††The cash values in addition to the above bonuses are as follows:—

Life Policies.— $\frac{1}{3}$  of Om 3% reserve, increasing by 1% for each year attained over age 70.

Life, Limited Payments.—80% of Om 4% value of equivalent Paid-up Policy; an additional 1% given for each year attained over 50 up to age 90.

Endowment Assurances.—90% of Om 4% value of equivalent Paid-up Policy; percentage increased when policy matures in less than 10 years by additional 1% for each year nearer maturity.



Kind of Policy.	ANNUAL DIVIDENDS.— CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.				Year of Issue.	
					1915.	
	Age at Issue.	Prem.	Div'd.			
All Life.....		\$ cts.	\$ cts.			
	25	16 61	1 04			
	35	21 90	1 26			
	45	31 18	1 47			
20 Pay Life .....	55	48 98	1 67			
	25	24 41	1 25			
	35	29 76	1 49			
	45	38 24	1 65			
15 Pay Life.....	55	53 34	1 80			
	25	29 43	1 33			
	35	35 70	1 60			
	45	45 16	1 80			
10 Pay Life .....	55	60 71	1 99			
	25	39 74	1 53			
	35	48 01	1 83			
	45	60 02	2 08			
20 Year Endowment .....	55	78 08	2 30			
	25	41 86	1 79			
	35	43 12	1 92			
	45	46 65	2 03			
15 Year Endowment .....	55	67 02	2 13			
	25	53 12	2 50			
	35	69 13	2 61			
	45	61 85	2 72			
10 Year Endowment .....	55	70 03	2 82			
	25	91 53	3 17			
	35	92 37	3 31			
	45	94 43	3 51			
	55	100 72	3 41			



ROYAL INSURANCE (Canadian Business).

QUINQUENNIAL DIVIDENDS.—CASH VALUES OF QUINQUENNIAL REVERSIONARY BONUSES PER \$1,000 OF INSURANCE DECLARED AT LAST PREVIOUS ALLOTMENT (1914).

Five Year Dividend Periods.

Plan of Policy.

	First Period.			Second Period.			Third Period.		
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.....	23	21 08	20 25	25	22 08	23 63			
	35	28 92	28 12	35	28 92	30 00			
	45	37 26	35 62	45	37 26	37 13			
	52½	49 42	41 62	55	55 26	47 25			
20 Pay Life.....	25	32 00	21 75	25	33 50	25 50	25	33 50	25 88
	36	38 50	28 12	35	39 34	31 50			
	45	46 33	35 62	45	47 34	40 87			
				55½	64 13	48 00			
15 Pay Life.....	23	40 50	22 87	44½	54 00	39 75	43½	53 00	40 87
10 Pay Life.....							37	62 50	33 75
20 Year Endowment ..	20½	51 16	43 12	25½	49 54	53 25	26	49 58	55 50
	35½	51 50	42 37	35	51 34	53 63			
	45½	56 00	44 25	44	55 00	52 88			



SESSIONAL PAPER No. 9

LA SAUVEGARDE.

9—19

Kind of Policy.	ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.				DEFERRED DIVIDENDS.—CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED			
	Year of Issue.				Dividend Period.			
	1915.				15 Years.			
	Age at Issue.	Premium.	Dividend.		Age at Issue.	Premium.	Dividend.	
		\$ cts.	\$ cts.			\$ cts.	\$ cts.	
All Life.....	36	30 10	4 60					
20 Pay Life.....	16	29 15	3 94					
	24	30 60	3 80					
	29	33 40	4 01					
15 Year Endowment.....				45		71 85	201 00	



SOVEREIGN LIFE.

Kind of Policy	ANNUAL DIVIDENDS—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.										QUINQUENNIAL DIVIDENDS—PER \$1,000 OF INSURANCE ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1918.										DEFERRED DIVIDENDS—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED; (b) TOTAL CASH VALUE IF SURRENDERED.									
	Year of Issue.										Five Year Dividend Periods										Dividend Period.									
	1915.					1912.					1909.					First Period.					10 Years.					15 Years.				
	Age at Issue	Prem	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem	Div'd	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	(b) Cash Value.		
All Life Endowment at 75 continuous premiums.	52	\$ cts 58 45	\$ cts 5 38	41	37 60	5 10	35	29 04	1 94	33	26 10	14 00	21	27 65	12 65	39	32 70	14 76	49	60 20	23 49	36	68 10	23 36	49	109 73	128 91			
20 Pay Life Endowment at 75—20 premiums							35	29 04	4 61																					
15 Pay Life 20 Year Endowment							36	38 15	5 90																					
15 Year Endowment							45	48 26	6 77																					
10 Year Endowment																														

The Premiums shown in this column are deficient by from 2' 6 to 10' 2 (according to age) as compared with later scale, with normal loadings.



STANDARD LIFE (CANADIAN BUSINESS).

Plan of Policy.	*CASH VALUES OF REVERSIONARY BONUS PER \$1,000 OF INSURANCE DECLARED ON POLICIES COMPLETING A QUINQUENNIAL DIVIDEND PERIOD DURING 1917 ASSUMING ENTRY AT BEGINNING OF A QUINQUENNIAL PERIOD										†DEFERRED DIVIDENDS.—SURRENDER VALUES OF REVERSIONARY BONUSES PER \$1,000 OF INSURANCE DECLARED UPON DEFERRED BONUS POLICIES COMPLETING THEIR DEFERRED BONUS PERIODS BETWEEN NOV. 15, 1916 AND NOV. 15, 1917.													
	Five Year Dividend Periods.										Dividend Period.													
	First Period.			Second Period.			Third Period.			Age at	Fourth Period.			Age at	Fifth Period.			15 Years.			Age at	20 Years.		
	Age at	Prem.	Div'd.	Age at	Prem.	Div'd.	Age at	Prem.	Div'd.		Age at	Prem.	Div'd.		Age at	Prem.	Div'd.	Age at	Prem.	Div'd.		Age at	Prem.	Div'd.
All Life.....	25	cts. 21 50	\$ cts. 25 20	25	21 50	27 82	25	19 84	56 50	\$ cts. 85 68	25	10 84	85 68	25	21 50	43 14	19 84	66 42	25	21 50	43 14	19 84	66 42	
	35	27 90	30 82	35	27 90	34 47	35	26 24	70 25	106 88	35	26 24	106 88	35	27 90	49 45	26 24	78 89	35	27 90	49 45	26 24	78 89	
	45	37 30	38 32	45	37 30	42 75	45	36 40	86 25	.....	45	36 40	.....	45	37 30	58 22	36 40	93 84	45	37 30	58 22	36 40	93 84	
20 Pay Life.....	25	32 10	25 20	25	32 10	27 82	25	27 36	56 50	85 68	25	27 36	85 68	25	32 10	43 14	27 36	66 42	25	32 10	43 14	27 36	66 42	
	35	38 50	30 82	35	38 50	34 47	35	33 83	70 25	106 88	35	33 83	106 88	35	38 50	49 45	33 83	78 89	35	38 50	49 45	33 83	78 89	
	45	47 00	38 32	45	47 00	42 75	45	42 83	86 25	.....	45	42 83	.....	45	47 00	.....	42 83	.....	45	47 00	.....	42 83	.....	
15 Pay Life.....	25	38 70	25 20	25	38 70	27 82	25	32 04	56 50	85 68	25	32 04	85 68	25	38 70	43 14	32 04	66 42	25	38 70	43 14	32 04	66 42	
	35	46 00	30 82	35	46 00	34 47	35	39 37	70 25	106 88	35	39 37	106 88	35	46 00	49 45	39 37	78 89	35	46 00	49 45	39 37	78 89	
	45	55 40	38 32	45	55 40	42 75	45	49 14	86 25	.....	45	49 14	.....	45	55 40	58 22	49 14	93 84	45	55 40	58 22	49 14	93 84	
10 Pay Life.....	25	52 30	25 20	25	52 30	27 82	25	42 04	56 50	85 68	25	42 04	85 68	25	52 30	43 14	42 04	66 42	25	52 30	43 14	42 04	66 42	
	35	61 90	30 82	35	61 90	34 47	35	51 34	70 25	106 88	35	51 34	106 88	35	61 90	49 45	51 34	78 89	35	61 90	49 45	51 34	78 89	
	45	73 80	38 32	45	73 80	42 75	45	63 58	86 25	.....	45	63 58	.....	45	73 80	58 22	63 58	93 84	45	73 80	58 22	63 58	93 84	
20 Year End'mt....	25	49 80	47 58	25	49 80	57 37	25	47 19	137 50	.....	25	47 19	137 50	25	49 80	.....	47 19	201 59	25	49 80	.....	47 19	201 59	
	35	51 80	48 56	35	51 80	58 12	35	49 26	137 50	.....	35	49 26	137 50	35	51 80	.....	49 26	201 59	35	51 80	.....	49 26	201 59	
	45	55 30	49 87	45	55 30	58 68	45	52 73	137 50	.....	45	52 73	137 50	45	55 30	.....	52 73	201 59	45	55 30	.....	52 73	201 59	
15 Year End'mt.....	25	67 10	57 18	25	67 10	75 00	25	.....	.....	.....	25	.....	.....	25	67 10	151 76	67 10	.....	25	67 10	151 76	67 10	.....	
	35	69 00	57 41	35	69 00	75 00	35	.....	.....	.....	35	.....	.....	35	69 00	151 76	69 00	.....	35	69 00	151 76	69 00	.....	
	45	71 50	58 35	45	71 50	75 00	45	.....	.....	.....	45	.....	.....	45	71 50	151 76	71 50	.....	45	71 50	151 76	71 50	.....	

The Company does not issue Annual Dividend or 10 Year Deferred Dividend Policies.  
\*These figures represent the complete schedule from which the profits on Canadian policies actually participating were ascertained.  
†The Bonus declared at the end of the deferred periods is a reversionary one. The amount entered in the "Dividend" Column is the Cash Value of this Reversion at the end of the period. In the case of Endowment Assurances the end of the deferred period is almost invariably co-terminous with the date of maturity and therefore the "Cash" and "Reversionary" values are identical. The Whole Life Reversion used for converting the Bonus into Cash is based on the English Life Table No. 1.



STATE LIFE.

ANNUAL DIVIDENDS.—CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.									
Year of Issue.									
Kind of Policy.									
1915.			1912.			1909.			
Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	
All Life .....	23	22 37	3 41	.....	.....	27	22 44	4 12	
20 Pay Life .....	25	31 18	3 66	.....	.....	26	32 14	5 78	
	35	37 20	4 18	.....	.....	30	34 53	6 19	
	45	46 65	5 33	.....	.....	.....	.....	.....	
20 Year Endowment .....	25	48 64	4 61	20	49 90	6 70	.....	.....	
	35	50 20	4 89	.....	.....	.....	.....	.....	
	45	54 39	5 75	.....	.....	.....	.....	.....	
	51	60 03	7 16	.....	.....	.....	.....	.....	



ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.												
Kind of Policy.	Year of Issue.											
	1915.			1912.			1909.			1906.		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.	25	21 25	3 00	25	21 25	3 35	27	22 40	3 85			
	35	27 90	3 65	34	27 10	4 05	32	25 60	4 30			
	45	38 90	4 65	45	38 90	5 30	49	45 20	6 70			
	55	57 95	6 30	55	57 95	7 20	51	48 95	7 10			
	25	30 70	3 95	25	30 70	4 55	25	30 00	4 90	25	30 00	5 65
20 Pay Life.	35	37 35	4 50	36	38 20	5 35	35	36 95	5 90	35	36 95	6 80
	45	47 20	5 20	44	46 00	6 05	43	51 05	7 50			
	52	57 55	5 95	55	63 40	7 45						
15 Pay Life.	28	38 45	4 15	21	33 85	4 50						
	36	45 10	4 65	45	55 15	6 50						
10 Pay Life.	33	58 05	5 60	43	71 20	8 15						
20 Year Endowment.	25	49 15	5 20	22	48 85	6 45	25	48 50	7 60			
	35	51 00	5 30	35	51 00	6 60	33	50 05	7 75			
	44	54 80	5 60	47	57 10	6 95	45	55 05	8 00			
	53	63 75	6 20	51	61 10	7 25	57	70 25	9 10			
15 Year Endowment.	25	67 40	6 10	26	67 50	7 95						
	35	68 90	6 20	34	68 65	8 00	33	67 90	9 85			
	46	73 05	6 40									
	54	80 20	6 80	53	79 00	8 55						
10 Year Endowment.	40	108 10	8 45				25	103 95	14 30			
	55	116 75	8 85									



## DEPARTMENT OF INSURANCE

9 GEORGE V, A. 1919

### SIX LIFT—(Continued).

[illegible]



[illegible]



TRAVELERS INSURANCE COMPANY OF HARTFORD.

Kind of Policy.	ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.									
	Year of Issue.									
	1906.					1903.				
	Age at Issue.	Prem. \$ cts	Div'd. \$ cts	Age at Issue.	Div'd. \$ cts	Prem. \$ cts	Div'd. \$ cts	Age at Issue.	Prem. \$ cts	Div'd. \$ cts
All Life . . . . .	18	19 21	6 06	51	50 62	16 77				
20 Pay Life.....	25	31 83	9 14	24	31 31	9 95				
	34	37 56	10 82							
	44	47 25	13 91	47	51 31	16 70				
20 Year Endowment . . . . .	24	50 40	13 23	25	50 53	14 93				
	31	51 51	13 68	32	51 72	15 47				
	47	59 03	16 81	43	55 93	17 28				



UNION MUTUAL.

ANNUAL DIVIDENDS.—CASH DIVIDEND PER \$1,000 OF INSURANCE DECLARED DURING THE YEAR 1918.										DEFERRED DIVIDENDS.—(a) CASH DIVIDENDS PER \$1,000 OF INSURANCE DECLARED UPON POLICIES COMPLETING A DEFERRED DIVIDEND PERIOD DURING 1918 CONTINUED IN FORCE OR MATURED. (b) TOTAL CASH VALUE IF SURRENDERED.											
Kind of Policy.	Year of Issue.										Dividend Period.										
	1915.			1912.			1909.			1906.			1903.			15 Years.			20 Years.		
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
All Life.....	25	\$ cts	\$ cts.	25	\$ cts.	\$ cts.	25	\$ cts.	\$ cts.	25	\$ cts.	\$ cts.	25	\$ cts.	\$ cts.	26	\$ cts.	\$ cts.	26	\$ cts.	\$ cts.
	35	20 22	2 61	20 22	2 94	3 34	25	21 11	3 76	25	21 49	4 24	25	27 62	4 91	25	28 11	5 68	25	27 10	95 00
	45	26 46	3 06	26 46	3 58	4 24	35	27 62	4 91	35	28 11	5 68	35	38 86	7 23	35	39 55	8 66	35	37 50	137 71
	55	37 23	4 03	37 23	4 98	6 14	45	38 86	7 23	45	39 55	8 66	45	59 66	12 22	45	60 72	14 24	44	43 50	183 27
20 Pay Life.....	25	57 15	6 69	57 15	8 37	10 32	55	59 66	12 22	55	60 72	14 24	55	30 95	5 09	25	31 83	5 09	50	48 50	183 27
	35	30 24	2 94	30 24	3 56	4 32	25	30 95	5 09	25	31 83	5 09	25	37 35	6 14	35	38 34	7 29	25	28 10	86 75
	45	36 37	3 38	36 37	4 20	5 15	35	37 35	6 14	35	38 34	7 29	35	47 39	8 18	45	48 52	9 62	35	35 00	109 87
	55	45 91	4 29	45 91	5 47	6 81	45	47 39	6 81	45	48 52	9 62	45	65 34	12 25	45	66 46	15 27	44	44 80	145 25
15 Pay Life.....	28	38 43	3 26	38 43	3 97	5 09	25	39 41	4 32	25	40 39	5 44	25	50 31	6 43	25	51 41	7 68	25	49 30	102 57
	35	43 70	3 61	43 70	4 20	5 15	35	44 68	5 15	35	45 66	6 14	35	55 61	7 06	35	56 61	8 00	35	52 47	132 51
	47	57 05	4 87	57 05	5 93	7 48	45	58 03	6 81	45	59 01	7 80	45	69 66	9 00	45	70 66	10 03	45	66 46	141 87
	53	67 35	6 34	67 35	8 80	10 32	55	68 34	9 86	55	69 34	10 86	55	79 66	12 25	55	80 66	13 25	44	77 30	152 60
10 Pay Life.....	25	49 45	3 56	49 45	4 20	5 15	25	50 43	6 14	25	51 41	7 19	25	61 34	7 19	27	62 34	8 19	22	52 40	134 76
	35	54 72	4 03	54 72	4 53	5 48	35	55 70	5 48	35	56 68	6 48	35	66 61	6 48	35	67 61	7 48	34	54 20	132 51
	45	64 00	5 00	64 00	5 94	6 89	45	65 00	6 89	45	66 00	7 89	45	75 93	7 89	45	76 93	8 89	36	51 30	141 87
	55	74 28	6 02	74 28	6 92	7 87	55	75 28	7 87	55	76 28	8 87	55	86 21	8 87	55	87 21	9 87	42	54 20	152 60
20 Year Endow-ment.	25	48 35	3 54	48 35	4 22	5 06	25	49 11	5 06	25	50 11	6 06	25	59 66	6 06	25	60 66	7 06	24	48 60	132 51
	35	50 06	3 81	50 06	4 53	5 37	35	51 11	5 37	35	52 11	6 37	35	61 61	6 37	35	62 61	7 37	36	51 30	141 87
	45	54 41	4 55	54 41	5 44	6 28	45	55 41	6 28	45	56 41	7 28	45	66 34	7 28	45	67 34	8 28	36	51 30	141 87
	55	66 63	6 02	66 63	6 92	7 76	55	67 63	7 76	55	68 63	8 76	55	78 56	8 76	55	79 56	9 76	42	54 20	152 60
15 Year Endow-ment.	25	66 07	4 12	66 07	5 82	6 66	25	67 07	6 66	25	68 07	7 66	25	77 61	7 66	25	78 61	8 66	26	68 94	154 93
	35	71 02	5 00	71 02	5 85	6 69	35	72 02	6 69	35	73 02	7 69	35	82 56	7 69	35	83 56	8 69	36	70 75	158 57
	45	76 35	6 02	76 35	6 87	7 61	45	77 35	7 61	45	78 35	8 61	45	88 29	8 61	45	89 29	9 61	47	75 83	170 15
	54	83 61	7 02	83 61	7 87	8 61	54	84 61	8 61	54	85 61	9 61	54	95 55	9 61	54	96 55	10 61	54	83 61	188 02







## SESSIONAL PAPER No. 9

## LEGAL DECISIONS.

## 1. FIRE INSURANCE.

(a) *Vacancy of Building—Nullity of Policy—Notice—Proof—Delay—Condition Precedent—C. C., Arts. 2478, 2574.*

1. The vacancy and non-occupancy of a building insured against fire, without the consent or the knowledge of the insurer is material to the risk and renders the policy null and void.

2. Where a policy requires that the insured must furnish proof of loss within sixty days after the fire, in the manner and form therein provided, the compliance with these provisions of the policy is a condition precedent to the right of action to recover the loss.

May 27, 1917.—Quebec Superior Court.—*Anderson v. Norwich Union Fire Insurance Society*.—LIII, Quebec Reports, 409.

(Inscription in Review rejected on June 17, 1917. A similar judgment was rendered, at the same time, by Mr. Justice MacLennan in the case of the same plaintiff v. *The Scottish Union & National Insurance Company*, No. 2134, S.C.)

(b) *Act 8, Geo. V, c. 26 (1913)—Conditions under—Change Material to Risk—Notice—Knowledge of Agent—Estoppel.*

In an action to recover a loss on a stock of merchandise the defendant company refused to pay more than its *pro rata* proportion of the total insurance which had been effected on the property, including four policies effected by companies that refused to contribute on the ground that such policies had been avoided by a change of the location of the goods insured, to which change they had not assented and of which they had had no notice.

*Held*, that a change of the location of a stock of merchandise insured under policies which assume the risk only when contained in a specified building from the building specified to another avoids the policy absolutely. Such a stipulation is part of and of the essence of the contract, and is not a condition limiting the liability of the company assuring, which is not binding unless set forth in the policy in the manner required by the Insurance Act.

The fact that the agent of the companies claiming their policies were avoided by the change of location was aware of the change of location and that another agent—not having authority to consent to the change—took the policies from the assured with the intention of having the consent of the assurers to the change indorsed thereon, but neglected to do so, will not operate as an estoppel against the assurers claiming that the risk had been avoided.

March 16, 1917.—Supreme Court of New Brunswick.—*Arnold v. The British Colonial Fire Insurance Company*.—XLV, New Brunswick Law Reports, 285.

(c) *Statutory Conditions—Policy—Issued in 1915—Vacancy as Defence—Condition No. 3 of Ch. 20, 1914.*

A policy of fire insurance issued in August, 1915, and endorsed with what purports to be the statutory conditions introduced in 1903 is subject, as a matter of law, to the statutory conditions under ch. 20 of 1914, which took effect on January 1, 1915 (*Citizens' Insurance Co. v. Parsons*, 7 App. Cas. 96; 51 L.J.P.C. 11 followed).

Where an insured building was vacant at the time of the fire and had been vacant to the knowledge of the assured, without the consent in writing of the insurance company, for 30 days prior thereto, statutory condition No. 14 (g) of ch. 20, 1914 frees the company from liability under a policy governed by that Act.



9 GEORGE V, A. 1919

March 7, 1918.—*Boutry (Plaintiff), Respondent v. North British & Mercantile Insurance Company (Defendant) Appellant.*—Alberta Supreme Court, Appellate Division—(1918) 1 Western Weekly Reports, 704.

(d) *Application—Misstatement as to insurable interest.*

Plaintiff applied to defendant company to effect insurance on farm buildings, and, in connection with his application, in answer to the question "What is your title to or interest in the property," replied, "Sole owner."

It appeared that, at the time of the application, plaintiff was in possession of the property under lease for a term, with a covenant on the part of the lessor that, if the plaintiff paid the agreed price on or before a fixed date, he would receive a deed of the property. At the time of the application the plaintiff had not paid the sum agreed or any part thereof and his only interest was as tenant.

*Held*, that plaintiff could not recover, and his appeal must be dismissed with costs.

Supreme Court of Nova Scotia.—*Danids v. The Acadia Fire Insurance Co.*—LI, Nova Scotia Law Reports, 133.

(e) *Contents of Barn—Hay stacked outside not included—Limitation of Liability—Provision in Application—Whether forming Part—Insurance Act, R.S.O. 1914, ch. 183, secs. 156 (1), (3), 193 (1)—Statutory Condition 8—Mutual Insurance Company—Membership in, of Assured—By-Law—Value of Property destroyed—"Estimated Value"—Percentage of, only insured—Absence of Proof of Excess.*

The defendants issued a policy insuring the plaintiff to the extent of \$1,600 against loss by fire in respect of the ordinary contents of a barn. During the currency of the policy, the barn was burned with its contents, which were admittedly of the cash value of \$850. The defendants contended that their liability was limited to two-thirds of the value of the property destroyed, by reason of a term in the application for the insurance, signed by the plaintiff, that "not more than two-thirds of the cash value of any building or personal property will be insured by this company." The policy referred to the application as forming part of the policy. By the policy itself, the insurance was against loss or damage by fire to the amount of \$1,600, "such loss or damage to be estimated according to the true and actual cash value of the said property at the time the same shall happen." No statement of the cash value appeared in the application. On the back of the policy was printed statutory condition 8, which provides: "After application for insurance it shall be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the company points out in writing the particulars wherein the policy differs from the application."

*Held*, by the majority of the Court, that the plaintiff, having applied for \$1,600 insurance on the contents of his barn, and having by his application indicated his agreement with the statement that the defendants would not insure more than two-thirds of the value or estimated value, was entitled to rely upon condition 8 and to treat the contract as based upon the fact that the amount of insurance applied for and granted was within the two-thirds limit; and it was not necessary to consider whether the application was really made part of the contract.

Per Ferguson, J. A., that having regard to the provisions of sec. 156 (1) and (3) and sec. 193 (1) of the Ontario Insurance Act, R.S.O., 1914, ch. 183, the application was not to be considered; the rights of the parties were to be determined by the language of the policy alone.

A by-law of the insurance company (defendants) restricted the company from insuring more than two-thirds of the estimated value. The plaintiff, as



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a policy-holder, was a member of the company; and it was argued that he could not claim more than two-thirds of the loss:—

*Held*, per Curiam, that, as there was no proof that \$1,600 exceeded two-thirds of the estimated value, the defendants were not aided.

Judgment of Latchford, J., in favour of the plaintiff for the recovery of the full sum of \$850, affirmed.

Per Latchford, J.:—Hay stacked outside the barn could not be considered to be included in the "contents" insured.

June 14, 1918.—Ontario Supreme Court, Appellate Division.—*Forsyth v. Walpole Farmers Mutual Fire Assurance Company*.—XLIII, Ontario Law Reports, 236.

(f) *Statutory Condition requiring Production of Accounts and Invoices—Production of Invoices as Condition Precedent to Action—Proof of Loss—False Valuations—Sufficiency of Evidence—Effect on Claim.*

A statutory condition of a fire insurance policy that the insured shall in support of his claim, if required and if practicable, produce books of account and furnish invoices and other vouchers, does not make the procuring and production of copies of invoices a condition precedent to his right of action. (*Strong v. Crown Fire Insurance Co.*, 29 O.L.R. 33, followed).

To justify holding an assured guilty of having made a false or fraudulent statement in his proof of loss the evidence ought to be clear and satisfactory and leave no room for any reasonable inference but that of guilt, and where evidence that the assured had made an excessive estimate of his loss is relied upon as proof of his fraudulent intent the estimate should be so extravagant as to lead necessarily to the conclusion that the excess was due, not to an error of judgment but to an intention to defraud (*Adams v. Glen Falls Ins. Co.*, 37 O.L.R. 1, at p. 16, followed).

A wilfully false statement of value in the statutory declaration of loss under a fire insurance policy vitiates the claim (*Maple Leaf Milling Co. v. Colonial Assurance Co.* (1917), 2 W.W.R. 1091, followed) and where a building and a stock of goods therein are insured under one policy, such a statement with respect only to the value of the building defeats the entire claim (*Harris v. Waterloo Mutual Fire Insurance Co.*, 10 O.R. 718, followed).

April 26, 1918.—Manitoba King's Bench.—*Kibzcy v. The Home Insurance Company*.—(1918) 2 Western Weekly Reports, 541.

(g) *Indemnité—Arbitrage—Sentence arbitrale—Formalités—Acquiescement—Réparation—Mandat—C. civ.-art. 1730, 2478, 2507—C. proc., art. 1442.*

1. Une compagnie d'assurance contre l'incendie, agissant par son agent, qui consent à un arbitrage pour déterminer l'indemnité à laquelle un assuré a droit après l'incendie de sa bâtisse qui nomme son arbitre et lui fournit tous les blanc-seings et autres papiers nécessaires, donne à l'assuré suffisantes raisons de croire que son agent et son arbitre sont autorisés de lui permettre de commencer les réparations alors urgentes à la propriété incendiée avant que la sentence arbitrale ne soit rendue.

2. La sentence arbitrale portant les signatures des trois arbitres, dans ces circonstances, n'est pas nulle, parce qu'elle n'aurait pas été reçue par un notaire, vu que cette obligation incombait autant à la défenderesse qu'au demandeur; et que le représentant de ce dernier s'en était emparé et l'avait remise au gérant de la compagnie.

3. Lorsque une compagnie d'assurance a consenti à faire déterminer par les arbitres l'indemnité due à un assuré, elle ne peut ensuite révoquer cet arbitrage, ni invoquer le droit que lui donnent les conditions de la police de faire elle-même, à la bâtisse assurée, les réparations que l'incendie a rendu nécessaires.

April 22, 1918.—Quebec Superior Court.—*Lalande v. The Phœnix Insurance Company of Hartford*.—54, Quebec Reports, 460.



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(h) *Loss payable to Mortgagee—Right of Mortgagee to sue on Policy—Effect of Adjustment between Company and Named Assured—Liability of Company as unliquidated Damages—"Debt."*

*Practice—Interpleader—Right to—Rule 489—Meaning of "Money" in.*

A mortgagee to whom under the terms of a fire insurance policy the loss thereunder is made payable is entitled to sue upon the policy (*Agricultural Savings & Loan Co. v. Liverpool, London and Globe Ins. Co.*, 3 O.L.R. 127 reversed on other grounds, 33 S.C.R. 94 followed) and is not bound by an adjustment made with the person named as the assured. Until an adjustment is made as between the mortgagee and the insurance company the liability which it is under is one for unliquidated damages and not for a debt.

A liability for unliquidated damages is not a liability for money even though ultimately money may be paid in settlement of it.

"Money" in Rule 489, providing for the granting of relief by way of interpleader, means some specific sum of money in the applicant's possession or under his control, either in cash or to his credit in his bank account or elsewhere, and not a sum of money which he is willing to pay or may be forced to pay in discharge of a liability for unliquidated damages (*Moss v. Hancock* (1899) 2 Q.B. 111; 68 L.J.Q.B. 657 followed).

May 14, 1918.—Alberta Supreme Court Chambers.—*In re the Liverpool and London and Globe Insurance Company, Limited, and the Canadian Fire Insurance Company and Kadlac, et al.*—(1918) 2 Western Weekly Reports, 429.

(i) *Practice—Interpleader—Right to—Rule 489—Meaning of "Money" in—Admission of Liability by Fire Insurance Company as to Part of Amount claimed—Priorities between Mortgagee and Lienholders under Mechanics' Lien Act.*

*Fire—Effect of S. 12 Mechanics' Lien Act, Ch. 21, 1906—Applicability of S. 27, Trustee Ordinance, Ch. 119, C.O.—Payment into Court.*

Where the claimants of the proceeds of a policy of fire insurance are jointly interested, but not adversely to one another, in establishing as great a liability as possible in the insurance company, and the question outstanding, once the amount of such liability is settled, is that of the claimants' respective rights and priorities under *The Mechanics' Lien Act*, an application by the company for leave to interplead is not the proper procedure for it to take in respect to the amount which it admits to be due (per Stuart, J., Harvey, C.J., concurring, Beck, J. contra, Hyndman, J., concurred with Walsh, J., ante p. 429, in the view that the liability of the company is one for unliquidated damages and not for a debt or money and therefore it is not entitled to interplead).

By the effect of sec. 12 of *The Mechanics' Lien Act*, ch. 21, 1906, whereby insurance moneys are made subject to the same liabilities as the property destroyed or damaged, an insurance company which admits liability in respect to property against which mechanics' liens are filed is a trustee of the amount of such liability, and, where in such circumstances there is a dispute between the lienholders and mortgagees as to how the money is to be divided, sec. 27 of *The Trustee Ordinance*, ch. 119, C.O., is applicable, and, therefore, the company is entitled under Rule 448 to petition for leave to pay the money into Court (per Stuart, J., Harvey, C.J. concurring).

The word "money" in Rule 489, which declares what persons are entitled to relief by way of interpleader, ought to be interpreted in a wide sense so as to include a claim for money which the applicant for interpleader is under liability to pay, whether his liability is to pay the money as debt or damages or otherwise and regardless of whether the precise amount of the money for which he is liable has been ascertained, provided that the rival claims are in respect to the same money (*re C.P.R. Co. and Carruthers*, 17 P.R. 277, and *Molsons Bank v. Eager*, 10 O.L.R. 452 followed), (per Beck, J.,: Hyndman, J., contra).



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Interpleader may be ordered with respect only to part of a sum, where liability for the residue is in dispute: *Reading v. London School Board*, 16 Q.B.D. 686 (per Beck, J.).

June 28, 1918.—Supreme Court of Alberta, Appellate Division.—*The Liverpool and London and Globe Insurance Company, Limited, et al. (Plaintiffs), Appellants, v. Kadlac et al. (Defendants) Respondents.*—(1918) 2 Western Weekly Reports, 727.

(j) *By-Laws of Municipality as Part of Contract—Use of American Decisions—Subsequent Insurance—Assent of Company—Breach of Conditions—Waiver of—Authority of General Agent—Effect of Mortgage Clause upon Waiver—Variation of Statutory Condition—Unreasonableness—Onus of Proof.*

Contracts of fire insurance must be taken to be made subject to the provisions of fire by-laws in force in the municipality as to limitations of repairs on partially destroyed buildings (*Larkin v. Glen Falls Insurance Co.*, 83 N.W.R. 409 and *Hamburg Bremen Fire Insurance Co. v. Garlington*, 18 S.W.R. 377, followed).

In the absence of English and Canadian authorities it is well to have regard to American authorities in fire insurance cases; see *Westminster Woodworking Co. v. Stuyvesant Insurance Co.*, 9 W.W.R. 418; *Cory v. Burr*, L.R. 9 Q.B.D. 463. (Per Macdonald, J., at the trial, and Murphy, J., in *McCoy v. North Empire Fire Insurance Co.*)

Under the 8th statutory condition in fire insurance policies which requires notice of subsequent insurance to be given the company, the assent need not necessarily be written and may be given before or after the loss, and where subsequent insurance has been effected, notice of it in writing is not a prerequisite to a valid assent. (*Mutchmor v. Waterloo Mutual Fire Insurance Co.* (1902), 4 O.L.R. 606 followed.) (Per Macdonald, J., at the trial, Martin and McPhillips, J.J.A. on appeal; Galliher, J.A., held the *Mutchmor Case* distinguishable, although one to be followed where the facts are on allfours with it.)

A general agent for a foreign insurance company, who is also its attorney under the *Companies Act* of B.C., and who has authority to issue policies, employ adjusters, accept proofs, and settle losses, must be deemed in the same position as the head office of the company in so far as to constitute an offer of settlement made by him a waiver of objections that the company might raise, e.g., as to subsequent insurance without notice, although in his capacity as an adjuster he is protected by a non-waiver agreement. (Per Macdonald, J., at the trial, Martin and McPhillips, J.J.A., on appeal, Macdonald, C.J.A. *contra.*)

When a mortgage ceases to exist, the benefit of the mortgage clause in a fire insurance policy lapses and the insured reverts to such rights as he would have under the policy if the mortgage had never existed or the mortgage clause had not been inserted.

The variation of a statutory condition in a fire insurance policy by a provision that "If in consequence of any local or other laws the company shall in any case be unable to repair or reinstate the property as it was, it shall only be liable to pay such sum as would have sufficed to repair or reinstate the same, is not unjust or unreasonable."

But the company cannot claim the benefit of such variation and say at the same time that the assured has received from another company all that would compensate him for the actual loss by fire, but it is liable to the extent that it would have been called upon to rebuild or repair had there been no by-law preventing repairing. (Per Macdonald, J., at the trial, and McPhillips, J.A., on appeal, Martin, J.A., *contra.*)

The mere existence of a mortgage clause in a fire insurance policy does not preclude the possibility of waiver of non-compliance with statutory conditions



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and enable the company to ignore the fact that the owner is at all times interested. (Per Martin, J.A.)

The onus of showing that a variation of a statutory condition in a policy of fire insurance in unjust or unreasonable is upon the assured.

December 21, 1917.—British Columbia Court of Appeal.—*McCoy (Plaintiff), Respondent, v. National Benefit, Life and Property Assurance Company, Limited (Defendant), Appellant*.—(1918) 1 Western Weekly Reports, 466.

On appeal to the Supreme Court of Canada judgment was given as follows:

Where a statutory condition in a policy of fire insurance provides that the company is not liable for loss if any subsequent insurance is effected in any other company "unless and until the company assents thereto," the assent referred to need not be in writing and may be given before or after the loss, and notice in writing of the subsequent insurance is not a prerequisite to a valid assent, the assent may be sufficiently shown by the company joining in the adjustment of the loss (*Mutchmor v. Waterloo Mutual Fire Insurance Co.*, 4 O.L.R. 606 followed).

A general agent of a foreign insurance company who is also its attorney under the *Companies Act* of B.C., and who has authority to issue policies, employ adjusters, accept proofs and settle losses, has power to give the company's assent, called for by the above referred-to condition, to subsequent insurance, even though such subsequent insurance does not come to his knowledge until after the loss has occurred.

An insured had two policies of fire insurance, one for \$2,000, the other for \$3,500. A condition of the former policy provided that the company should be liable only for a rateable proportion of the loss or damage insured against, i.e., all direct loss or damage by fire. The amount required to restore the burned premises to their condition before the fire was \$1,600, but owing to a city by-law prohibiting repairing to such an extent, the loss was fixed at \$3,600.

Held, per Curiam, Anglin, J., dissenting, that the defendant company, the one liable under the policy containing the restrictive condition above mentioned, was liable for its proportion of \$3,600.

June 10, 1918.—Supreme Court of Canada.—*McCoy (Plaintiff), Respondent v. National Benefit Life and Property Assurance Company, Limited (Defendant) Appellant*.—(1918) 2 Western Weekly Reports, 591.

(k) *Practice—Parties—Insurance—Action by Mortgagee on Fire Insurance Policy—Whether Owner a Necessary Party—Fire—Failure to give Notice or Proofs of Loss—Relief from—Fire Insurance Policy Act, R.S.S., 1909, Ch. 80—Necessity of Pleading Act.*

Where an action upon a fire insurance policy is brought by the mortgagee of the insured premises, the owner, although mentioned as the insured, is not a necessary party, if his only interest in the insurance moneys is that the amount thereof paid discharges in part his mortgage, it being for a larger amount than that assured by the policy. (*Brandt v. Dunlop Rubber Co.* (1905) A.C. 451, followed.)

In an action upon a policy of fire insurance the plaintiff may be relieved on the ground of mistake, under *The Fire Insurance Policy Act*, R.S.S. 1909, ch. 80, from the effects of his failure to give notice and proofs of loss, although he has not pleaded the Act. (*Bell Bros. v. Hudson's Bay Insurance Co.* 44 S.C.R. 419, and *Shepard v. British Dom. Gen. Insur. Co.*, ante, p. 85 followed.)

January 30, 1918.—Supreme Court of Saskatchewan.—*Pachal v. Germania Fire Insurance Company; Pachal v. Sun Insurance Office*.—(1918) 1 Western Weekly Reports, 502.



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(l) *Policies on Stocks of Goods in Different Buildings—Insurance Act, R.S.O. 1914, ch. 183, sec. 194, condition 5—Construction—“Effect other Insurance thereon”—Consolidation of Stocks in one Building—Removal of Goods so that they become covered by Policy of another Company—Assent of Insurers—Authority of Agent—Knowledge of Insurers.*

The plaintiff, a merchant carrying on business in the town of S., in July, 1914, effected an insurance in the G. company on a stock of merchandise in a building in B. street and an insurance in the M. company on another stock in a building in E. Street. K., an agent for both companies, received the applications and issued the policies, which he had authority to do. In November, 1915, the plaintiff moved both stocks to a building in D. street, where they were consolidated into one stock; and K. endorsed upon each policy a declaration that the property insured should in future be held insured in the D. street building and not elsewhere. The policies were renewed in 1916, and were in force in January, 1917, when the property insured was damaged by fire in the D. street building; and these actions were brought against the G. company and the M. company to recover the amount of the loss.

Both policies were subject to statutory condition 5: “If the assured now has any other insurance on any property covered by this policy which is not disclosed to the company or hereafter effects any other insurance thereon without the written assent of the company, he shall not be entitled to recover in excess of 60 per cent of the loss or damage in respect of such property,” etc. The defendants contended that to remove the goods covered by the policy of one company so that they became covered also by the policy of the other company was to “effect . . . other insurance thereon,” and that they were liable only for 60 per cent of the loss:—

*Held*, that the defendant could not succeed upon this contention.

Per Mulock, C.J.Ex.: Assuming that the consolidation of the two stocks effected additional insurance, the defendants had given their written assent thereto within the meaning of the statutory condition.

Per Riddell, J.: The words of the statutory condition, “effects any other insurance thereon,” mean to bring about or procure other insurance non-existent at the time of the original policy, and “thereafter” in reference to “now.” The meaning should not be stretched to cover what may have been intended.

Per Sutherland, J.: The words should be construed so as to give them their natural meaning, if there was nothing—and there did not appear to be anything—to modify or alter or qualify the language used. What was done in connection with the policies could not be construed to mean the effecting of another insurance.

Per Riddell and Sutherland, JJ.: Discussion of the case of *Harris v. London and Lancashire Fire Insurance Co.* (1866), 10 L.C. Jur. 268, and certain American cases, which were not followed.

Per Kelly, J.: Whether or not the consolidation operated so as to “effect” other insurance on the goods or any of them was not, in the circumstances, the sole element determining the liability. The agent, possessing extensive powers, was cognizant of the whole situation, and the knowledge he had must be taken to be the knowledge of his principals as well. Unless relieved therefrom because of the lack of written notice of a matter of which he was then well-informed, his duty was to acquaint his principals with the situation; his failure to do so should not operate to the prejudice of the plaintiff, or relieve the defendant in respect of a matter of which they were, through their recognized representative, fully aware. The defendants, having full knowledge of the circumstances, continued the insurance until the fire occurred, making no objection in the meantime; and were not entitled to succeed upon the contention now made.

Judgment of Clute, J., affirmed.



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Nov. 17, 1918.—*Rogers v. General Accident, Fire and Life Assurance Corporation; Rogers v. Mercantile Fire Insurance Co.*—Ontario Supreme Court, Appellate Division.—XLII, Ontario Law Reports, 419.

(m) *Combined Store and Dwelling—Occupied as Dwelling—House unoccupied—“While occupied as Dwelling”—Meaning of Policy.*

A house occupied as a combined store and dwelling is not “occupied as a dwelling,” and if a house is unoccupied at the time of a fire therein it is not injured “while occupied as a dwelling” within the meaning of an insurance policy.

November 23rd, 1917—Ontario Supreme Court, Appellate Division.—*Ross v. Scottish Union and National Insurance Company.*—39 Dominion Law Reports, 528.

(n) *Vendor and Purchaser—“Mortgage”—Definition of under Mortgages Act—Vendor’s Lien—Insurance Money—Application.*

The definition of “mortgage” in the Mortgages Act, R.S.O. c. 112, is wide enough to cover the charge known as a vendor’s lien, and the holders of such vendor’s lien are entitled as mortgagees to have insurance money on the property applied in accordance with the provisions of s. 6 of that Act. Although they are entitled to the security of the insurance money, they are not entitled to apply the insurance money in payment of purchase instalments not yet due, but such money should be held in trust or invested or paid into Court if the parties cannot agree as to its disposal.

(*Corham v. Kingston* [1889], 17 O.R. 432; *Edmonds v. Hamilton Provident* [1881], 18 A.R. [Ont.] 347, followed.)

July 31, 1918.—Ontario Supreme Court.—*Scott v. Crinnian.*—44 Dominion Law Reports, 20.

(o) *Non-performance by Insured of Conditions—Mistake—Relief—S. 2, Fire Insurance Policy Act, Ch. 80, R.S.S., 1909—Notice and Proofs of Loss not given according to Policy—Use of in fixing Time for bringing Action.*

The non-performance of the conditions of a fire-insurance policy held to have been due to a mistake and relief granted the insured under sec. 2 of *The Fire Insurance Policy Act*. (*Bell Bros. v. Hudson Bay Insurance Co.*, 44 S.C.R. 419 followed.)

Where the formal notice of and proofs of loss are not given in accordance with the terms of a fire insurance policy they cannot be used to fix the time within which the action upon the policy should be brought.

November 5, 1917.—Supreme Court of Saskatchewan.—*Shepard and Merchants Bank of Canada v. British Dominions General Insurance Company.*—(1918) 1 Western Weekly Reports, 85.

On appeal, judgment was given as follows:—

A condition in a fire insurance policy that the loss is not to be payable until a certain number of days after completion of the proofs of loss is applicable even where, by reason of a mistake within the meaning of sec. 86 of *The Saskatchewan Insurance Act*, ch. 15, 1915, notice of loss has not been given “forthwith” and proofs of loss have not been delivered “as soon afterwards as practicable,” and, therefore, an action is premature which is begun before the expiration of the specified number of days. (*Forest v. Home Insurance Co.*, 3 W.W.R. 575 referred to.) (Per Elwood, J.A., Haultain, C.J.S. concurring; Lamont, J.A., dissenting.)



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July 15, 1918.—Saskatchewan Court of Appeal.—*Shepard and Merchants Bank of Canada (Plaintiffs), Respondents, v. British Dominions General Insurance Company (Defendant), Appellant; Shepard and Merchants Bank of Canada (Plaintiffs), Respondents, v. Glens Falls Insurance Company (Defendant), Appellant.*—(1918) 2 Western Weekly Reports, 985.

(p) *Chose in Action—Assignment—"Absolute"—Trust for Assignor—Effect of—Right of Assignor to sue in his own Name.*

*Assignment of Policies for Benefit of Creditors.*

An assignment for the benefit of creditors may be absolute, notwithstanding the fact that a trust is created thereby for the benefit of the assignor in respect to undistributed moneys. Such an absolute assignment of all interest in insurance policies precludes the assignor from suing the insurance companies in his own name. (*Comfort v. Betts* (1891) 1 Q.B. 737 followed.)

December 15, 1917.—Supreme Court of Alberta.—*Taylor et al v. Equitable Fire & Marine Insurance Company et al.*—(1918) 1 Western Weekly Reports, 277.

On appeal, judgment was given as follows:—

An assignment of a chose in action which, followed by notice, would entitle the assignee to sue in his own name and (ordinarily) disentitle the assignor to sue in his name, may on its face purport to be given by way of security or on certain trusts; if the assignment purports to pass the assignor's entire title to the chose in action, though expressly by way of mortgage (passing the legal title) it is nevertheless absolute; if the assignment, whatever its form, purports to charge the assignor's interest, while leaving the title to that interest in the assignor, it is an assignment by way of charge only. (*Hughes v. Pump House Hotel Co.* (1902) 2 K.B. 190, and *Wilton v. Rochester German Underwriters Agency Co.*, 11 Alta, L.R. 574; (1917) 2 W.W.R. 782 followed). (Per Beck, J., Harvey, C.J., and Simmons, J. concurring.) An "absolute" assignment means one without any condition attached and the words "not by way of charge only" mean merely that there must be something more than a mere charge placed upon a debt, the legal title to which remains in the original owner (per Stuart, J. declining to follow the English decisions which seem to treat the expressions "absolute assignment" and "not by way of charge only" as the opposite of one another).

In an action upon a chose in action by the assignor thereof, if both the assignor and assignee are bound by the result, any difficulty on the score of parties is fully met (*Wilton v. Rochester German Underwriters Agency Co. supra* distinguished). (Per Beck, J., Simmons, J., concurring, Harvey, C.J., dissenting.) An alleged compromise as to the amount of a claim for insurance moneys held not to have been concluded (per Beck, J., Stuart, and Simmons J. J., concurring).

A clause in a fire-insurance policy permitting further concurrent insurance up to 80 per cent of the cash value, means that the insured is not entitled to recover upon all the policies together more than 80 per cent of the total value of the goods insured as that value stands at the time of the fire.

March 6, 1918.—*Taylor, et al (Plaintiffs), Appellants v. Equitable Fire and Marine Insurance Co. et al (Defendants), Respondents.*—Supreme Court of Alberta, Appellate Division.—(1918) 1 Western Weekly Reports, 676.

(q) *Tender Registered-Letter—Money enclosed—Sufficiency.*

Enclosing a sum of money in a registered letter addressed to an insured is not a tender thereof within the meaning of condition 11 of the Ontario Insurance Act, (R.S.O. 1914, c. 183, sec. 194.)

November 12th, 1917.—Ontario Supreme Court, Appellate Division.—*Veltre v. London and Lancashire Fire Insurance Company.*—39 Dominion Law Reports, 221.



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On appeal to the Supreme Court of Canada, judgment was given as follows:

In the statutory conditions endorsed on a policy of insurance against fire condition 11 provides that "the insurance may be terminated by the company by giving seven days' notice to that effect and . . . by tendering therewith a rateable proportion of the premium paid for the unexpired term calculated from the termination of the notice." By condition 15 "any written notice to the assured may be by registered letter addressed to him, etc."

*Held*, that the notice of cancellation of the policy may be given by registered letter addressed to the assured as required by condition 15 and the terms of condition 11 as to rebate are complied with if the money for the unearned premium is enclosed with the notice in an envelope so properly addressed and registered.

*Held*, however, that the cancellation of the policy will not be effected unless the notice and money are actually received by the assured before a loss under the policy occurs.

*Held*, per Brodeur, J., that the unearned premium must be personally tendered to the assured. Judgment of the Appellate Division, 40 Ont. L.R. 619; 39 D.L.R. 221, affirmed.

June 17, 1918 and June 25, 1918.—Supreme Court of Canada.—*London & Lancashire Fire Insurance Co. v. Veltré*.—56, Supreme Court of Canada, 588.

(r) *Property subject to Seller's Lien—Destruction of—Assignment by Purchaser for Benefit of Creditors—Right of Seller as against Assignee to Recover Insurance—Insolvency—Assignment for Benefit of Creditors—Claim by Creditor—Valuing Security—S. 31 Creditors' Trust Deeds Act, R.S.B.C., 1911, ch. 13—Right of Creditor to Revalue.*

The W. Co. (plaintiff, appellant), sold machinery to a company, retaining the right of property therein, the parties agreeing that schedule insurance should be effected and that the W. Co. should be entitled to \$9,000 thereof in respect to, not only its insurable interest under the liens, but also the plant and buildings of the purchasing company. A fire occurred on the premises of the latter company, and shortly afterwards it made an assignment for the benefit of its creditors. In an action by the W. Co. against the assignee to enforce its claim to the insurance moneys, Murphy, J., at the trial, (held (1917) 1 W.W.R. 803) that the insurance was clearly in the nature of additional security to the liens and came under the provisions of sec. 31 of *The Creditors' Trust Deeds Act*, and that, the W. Co. having led the assignee to believe that it had valued its claim and having stood by while the assignee carried on litigation to recover the insurance money, could not succeed, and further that the W. Co. had no right to re-value it as it was no longer feasible to have the security valued under sec. 31, and the administration of the insolvent's estate without injustice to anyone was no longer feasible. The plaintiff appealed.

*Held*, per Macdonald, C.J.A., Martin and Galliher, J. J. A.; McPhillips, J.A., dissenting, that the trial judge had reached the right conclusions and that the appeal should be dismissed.

December 21, 1917.—British Columbia Court of Appeal.—*Williams Machinery Company (Plaintiff), Appellant v. Graham (Defendant), Respondent*.—(1918) 1 Western Weekly Reports, 161.

(On appeal to the Supreme Court of Canada, the appeal was dismissed, with costs, Duff, J., dissenting, October 21, 1918.)

## 2. ACCIDENT INSURANCE.

(s) *Accident—Action by Agents for Premium—Failure to carry out Terms of Application—Policy covering Sea Voyage—Policy not written until after Insured had sailed—Liability for Premium.*



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In an action by agents of an insurance company to recover a premium on a policy of accident insurance which the defendant had contracted for before embarking on an acean steamer, *held* (per Martin and McPhillips, JJ.A., affirming Cayley, C.C.J.; Macdonald, C.J.A., dissenting) that as the terms of the defendant's application had not been observed—he had stipulated, *inter alia*, that the policy should be delivered to him before he sailed, it was in fact not written until after he left, although then antedated—the defendant was not liable.

October 1st, 1918.—British Columbia Court of Appeal.—*D. E. Brown's Travel Bureau v. Taylor*.—3 Western Weekly Reports, 468.

(t) *Procédure—Exception dilatoire afin d'appeler garant—Assurance contre les accidents du travail—Convention de confier sa défense à la compagnie d'assurance—C. proc., art. 177, 183.*

La convention, dans une police d'assurance contre les accident du travail, que l'assuré devra, au cas de réclamation en justice, confier sa défense à l'assureur et lui remettre les pièces d'assignation pour qu'il conteste l'action au nom de l'assuré, s'il y a lieu, équivaut à une convention de ne pas appeler l'assureur en garantie incidente. Dans ces conditions, l'assuré ne peut exercer le recours d'une demande en garantie incidente, ni suspendre à cette fin l'action principale par exception dilatoire.

Nov. 5, 1917.—Quebec Superior Court.—*Dufresne v. Parent*.—LIII, Quebec Reports, 223.

(u) *Insurance against Bodily Injuries—Clause inserted covering property of every Description—Construction.*

A clause added to a policy insuring against bodily injuries that "notwithstanding what is within written this policy is hereby extended to cover loss from liability for damage to property of every description" includes not only the physical injury to property, but the loss incident to the inability of a building to perform its usual function while it is being repaired.

April 5, 1918.—Nova Scotia Supreme Court—*N. S. Tramways & Power Co. v. Employers' Liability Assurance Corporation, Limited*.—40 Dominion Law Reports, 297.

(v) *Accident du Travail—Perte d'un œil—Conséquence funeste tardive—Avis immédiat—Police—Conditions—Recours subordonné à la condition que le patron assuré aura satisfait à un jugement rendu contre lui—C. civ., art. 2468, 2478.*

1. La condition imposée à l'assuré, dans une police d'assurance contre les accidents du travail, de donner immédiatement à l'assureur un avis de l'accident, l'oblige à donner cet avis avec diligence, eu égard aux circonstances particulières de l'accident.

2. Lorsque les suites funestes d'un accident apparemment anodin ne se révèlent que plusieurs jours plus tard, un avis donné par l'assuré le jour même qu'il est informé de la gravité des conséquences satisfait aux exigences du contrat.

3. Les conditions suivantes d'une police d'assurance contre les accidents du travail, émise en faveur d'un patron, savoir: "(a) que si un procès est intenté à l'assuré, la compagnie ou bien à ses propres frais plaidera la défense au nom de l'assuré ou bien règlera la réclamation; (b) qu'aucune action ne pourra être intentée par l'assuré en recouvrement de pertes prévues par la présente police, sauf pour pertes subies et payées en espèces par lui-même en règlement d'un jugement prononcé à la suite d'un procès;" sont connexes et corrélatives l'une



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de l'autre. Si l'assureur ne remplit pas son obligation de défendre l'assuré, ce dernier se trouve libéré de son engagement de ne pas exercer d'action récursoire contre l'assureur.

May 10, 1918.—Quebec Superior Court.—*Parent v. Merchants Assurance Company*.—LIV Quebec Reports, 106.

(w) *Accident—Construction of Policy—Rules as to—“Public Passenger Conveyance”—Elevator in Office Building as—Limitation of Liability to Injuries Resulting from Wrecking of “Car”—Application of to Passenger Elevator.*

In construing a policy of accident insurance the words thereof should be read, not according to their strictly philosophical or scientific meaning, but in their ordinary and popular sense, and any ambiguity which may be found in the terms of the policy will be taken most strongly against the company (*North West Commercial Travellers' Association v. London Guarantee and Accident Co.*, 10 Man. R. 543 applied).

The rules of construction applicable to municipal by-laws and public statutes should not, as a general rule, be applied to written instruments between private individuals.

A passenger elevator in an office building held to be “a public passenger conveyance” within the meaning of an accident insurance policy (*Oswego v. Martin*, 45 S.C.R. (New York) 171 distinguished on the principle stated in the second paragraph of this headnote).

The limitation of liability under a certain accident insurance policy for injuries to “the beneficiary” to injuries due directly to or in consequence of the wrecking “of such car” held not to apply generally to all modes of travel included in the expression “any public passenger conveyance,” and, therefore, the insured held entitled to recover for the death of “the beneficiary” who in attempting to leave an elevator in an office building missed the landing, fell down the shaft, and was thereby instantly killed.

May 20, 1918.—Manitoba King's Bench.—*Robb v. Merchants Casualty Company*.—(1918) 2 Western Weekly Reports, 371.

On appeal to the Court of Appeal the appeal was allowed, with costs, October 7, 1918.

### 3. AUTOMOBILE INSURANCE.

(x) *Automobile—Damage to—“Collision”—Contact with Sandpile as—Whether Sandpile portion of Roadbed.*

Contact of an automobile with a pile of sand upon a roadway held to be a “collision” within the meaning of a policy of insurance against loss or damage caused solely “by being in collision with any other automobile, vehicle, or other object either moving or stationary,” and held not to come within an exception excluding liability for “loss or damage caused by striking any portion of the roadbed, or by striking the rails or ties of any street, steam, or electric railway”.

April 2, 1918.—British Columbia Court of Appeal—*Collins (Plaintiff), Respondent v. The Guardian Casualty and Guarantee Company (Defendant), Appellant*.—(1918) 2 Western Weekly Reports, 763.

### 4. GUARANTEE INSURANCE.

(y) *Insolvency of Trust Company Incorporated by Dominion Authority—Winding up—Company licensed to do Business in Ontario—Loan and Trust Corporations Act—Application to Dominion Company—Powers of Provincial Legislature—Question not open in Action on Bond—Election of Trust Company to give Bond as Term of Receiving License—Liability of Sureties—Extent of—Damages—Lien—Subrogation.*



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A trust company incorporated by Dominion authority applied under the Loan and Trust Corporations Act of Ontario, R.S.O. 1914, ch. 184, for registry in Ontario, and, as a term of receiving a license to do business, was required to furnish a bond for the due performance of the duties of any office to which it might be appointed under the terms of its charter and the license granted. The trust company procured the defendants to give a bond in favour of the Attorney-General for Ontario, in trust for all persons who should become creditors of the trust company by reason of any business done in Ontario. The trust company was appointed executor of a will, and undertook the administration of the testator's estate in Ontario; in dealing with that estate it paid capital money to two beneficiaries who were entitled to income only. The trust company became insolvent and was ordered to be wound up. The liquidator obtained from the Court an order relieving the company from the executorship and for the passing of accounts. Upon a reference, the trust company was found liable for the amounts improperly advanced, and was declared entitled to a lien upon the accruing income of the beneficiaries. This action having been brought upon the bond:—

*Held*, that neither the trust company nor its sureties could question the constitutional validity of the Act under which the bond was demanded and given.

Judgment of Latchford, J., 41 O.L.R. 234, upon this branch of the case, affirmed.

*Held*, also, that the sureties were not liable for any greater sum than the principal debtor; and the amount of damages assessed by Latchford, J., was reduced to the amount for which the trust company was liable in respect of the advances made to the beneficiaries—the sureties, defendants, becoming subrogated to the lien upon the accruing income.

May 8, 1918.—Ontario Supreme Court, Appellate Division.—*Attorney-General for Ontario v. Railway Passengers Assurance Co.*—XLIII Ontario Law Reports, 109.

(z) *Fidelity—Recourse against the Debtor—Proof—C.G., Art. 1203—C.P., Art. 196.*

Where an application to a guarantee company by an employee of the Crown for a guarantee and fidelity bond contains the following clause: “Je conviens et m’engage par ceci (1) que je ‘protégerai et indemniserai ladite Guarantee Company de chacune et de toute perte, tout dommage ou toute dépense qu’elle aurait subis ou pour lesquels elle deviendrait responsable en raison de la garantie pour laquelle cette application est faite, ou aucune autre police de garantie ou sécurité ou renouvellement émis en ma faveur dans les prémisses quand bien même lesquels pertes, dommages ou dépenses auraient été occasionnés par aucun acte ou omission de ma part ou de la part d’aucun de mes subordonnés en n’importe quel temps pour lequel ou lesquels je puis être responsable envers ledit employeur; et (2) que les pièces justificatives ou autres évidences établissant les paiements par cette compagnie de toute telle perte, dommages ou dépenses sera d’évidence concluante (excepté pour fraude), contre moi et ma succession du fait et du montant de mes obligations envers ladite Guarantee Company par suite de cette convention,” the filing of the application and of the agreement between the Crown and the Guarantee Company, and the proof of the payment to the Crown of the shortage, is sufficient to justify a judgment for the company against the employee. If the defendant wishes to invoke any special reasons why he should not reimburse the plaintiff company, he should have made a special plea and not only defend himself by a general denegation.

September 26, 1918.—Quebec Superior Court.—*The Guarantee Company of North America v. Larivière.*—54 Quebec Reports, 523.



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## 5. HAIL INSURANCE.

(aa) *Delivery of Policy to Agent to be Countersigned—Policy Countersigned by Agent but not delivered to Insured—Liability of Company—Liability of Insured on Promissory Note given for Premium.*

Where a policy of insurance is forwarded by the company to its agent to be countersigned by the agent and delivered to the insured without any condition attached, and the policy is so countersigned the company is liable to the insured on the policy, even though it be not delivered to the insured and there is, therefore, good consideration for a promissory note given for the premium (*Donovan v. Excelsior Life*, 53 S.C.R. 539 applied).

March 27, 1918.—*Canada Hail Insurance Company (Plaintiff), Respondent v. McIsaac (Defendant), Appellant.*—Saskatchewan Court of Appeal.—(1918) 1 Western Weekly Reports, 896.

(bb) *Contract—Breach of—Impossibility of Performance—Applicability of Taylor v. Caldwell—Contract for Delivery of Hail Insurance Notes—Non-existence of Notes.*

In an action for damages for breach of a contract whereunder the defendant agreed to secure hail insurance notes "not to exceed" \$50,000 in amount, which were not then in existence, but to be obtained by a firm of insurance brokers in the course of the season's business, which was just then commencing, and to hand them over to the plaintiff for collection on certain terms of remuneration in consideration of the plaintiff giving up his agency for a certain hail-insurance company, the defendant proved that the notes never came into existence and contended that, therefore, he should not be liable for non-performance of his contract. It was held by the B. C. Court of Appeal, affirming Morrison, J., McPhillips, J.A., dissenting, that, in the view of the conduct of the parties and the peculiar circumstances in which the agreement was made, that the existence or coming into existence of \$50,000 of such notes, could not be said to be the foundation of what was to be done, and that therefore, *Taylor v. Caldwell*, 3 B. & S. 826, was not applicable. The defendant appealed to the Supreme Court of Canada.

Held, for the reasons given by Macdonald, C.J.A., in the Court of Appeal [(1917) 3 W.W.R. 1037] that the appeal should be dismissed.

March 5, 1918.—Supreme Court of Canada.—*Carr (Plaintiff), Respondent v. Berg (Defendant), Appellant.*—(1918) 2 Western Weekly Reports, 368.

(cc) *Agency—Knowledge of Agent as Knowledge of Principal—Agent for Hail Insurance—Authority of Agent limited to receiving and forwarding Applications*

*Hail—Land incorrectly described—Right to Recover for Loss on Land as to which Insurance should have been placed.*

*Contracts—Mistake—Rectification of Instrument—Necessity of Contract antecedent to Instrument.*

Where an agent for a hail-insurance company has power merely to solicit, receive, and transmit applications for insurance, his knowledge that the location of an insured's land is different from that stated in the application is not to be imputed to his principal, especially where such knowledge has not been acquired about or in connection with such application (*Hastings Mutual Fire Insurance Co. v. Shannon*, 2 S.C.R. 394; *Davidson v. Mutual Fire Insurance Co.*, 9 O.L.R. 394; *Chatillon v. Canadian Mutual Fire Insurance Co.*, 27 U.C.C.P. 450; *Burden v. London, Edinburgh & Glasgow Assurance Co.* (1892), 2 Q.B. 534; *Ionides v. Pacific Fire, etc., Insurance Co.*, L.R. 7 Q.B. 517 distinguished; *Biggar v. Rock Life Assurance Co.* (1902), 1 K.B. 516, at p. 524 applied).



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Where an insured's land is incorrectly described in an application for hail insurance and in the policy issued in pursuance thereof, but the policy with such incorrect description represents the contract which was actually concluded with the insurance company, the insured cannot recover for a loss upon the land in respect to which the insurance should have been placed. (*Mackenzie v. Coulson*, L.R. 8 Eq. 368, at p. 375 followed.)

January 12, 1918.—Supreme Court of Saskatchewan—*Doherty (Plaintiff), Respondent v. The Canada National Insurance Company, Limited (Defendant), Appellant*.—(1918) 1 Western Weekly Reports, 366.

## 6. LIVE STOCK INSURANCE.

(dd) *Agent filling in Application—Whether Agent of Company or Insured—Price of Horse—Materiality of Answer.*

While where an applicant for insurance allows an agent to fill in the answers in the application form and signs the same without taking the trouble to read it to see if the answers are correct, the agent should be treated as the agent of the applicant in so doing, yet if the agent does not ask the insured the questions contained in the application form and fills the answers up himself, and the applicant signs the document without reading the replies, in reliance upon the assurance of the agent that they are all right; then, in the absence of fraud on the part of the agent or of proof that he acted merely for his own private ends, the knowledge of these facts must be imputed to the company, which, after acceptance of the premium and the issue of the policy must be considered both to have waived the materiality of the questions and to be estopped from insisting upon an agreement in the application form constituting the insurance agent the agent of the applicant. (Per Fitzpatrick, C.J., and Idington, J., approving of reasons of Appellate Division (1917) 1 W.W.R. 1159.)

The price paid for an animal, although important for the purpose of checking its value at the time of an application for insurance thereon and thereby preventing overinsurance, is not an absolute criterion of the value, for first, there must be considered the time which has elapsed since the purchase was made, and secondly, an animal, like anything else, may be bought cheap. (Per Fitzpatrick, C.J.)

March 11, 1918.—Supreme Court of Canada.—*Whitney (Plaintiff), Respondent v. Great Northern Insurance Company (Defendant), Appellant*.—(1918) 2 Western Weekly Reports, 167.

## 7. MARINE INSURANCE.

(ee) *Cargo—Loss of—Payment by Company—Obligation of Insured to account to Company—Right of Insured to maintain Action against Wrongdoer.*

The owner of a cargo lost in transit who has received from an insurance company the full value of the cargo, covered by the insurance policy, has a sufficient interest to maintain an action against the person whose negligence caused the loss, such owner being under obligation to account to the insurance company for whatever can be recovered from the wrongdoer.

2. *Carriers—Seaworthy Vessel—Loss of Cargo—Fault of Navigation—Liability of Owner of Vessel—Water Carriage Act.*

The owner of a seaworthy freight vessel is not liable under the Water Carriage Act (R.S.C. 1906, c. 113, s. 964) for loss of cargo due to the fault of navigation on the part of the captain of the tug towing such vessel.

April 6, 1918.—Quebec King's Bench.—*Alex McFee & Company v. Montreal Transportation Company*.—42 Dominion Law Reports, 714.



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(ff) *Dry Dock—Lease of—Covenant to Insure—Insurance not obtained because of Method of User—Destruction—Measure of Compensation.*

By the terms of lease of a dry dock, the lessee agreed to use it in its construction work on caissons and other similar work; and also to have it insured for the benefit of the lessor in some company or companies satisfactory to the lessor, against both marine and fire risks, and to deliver it in good condition at the end of the term.

The dry dock was used in connection with the construction of a breakwater and ocean pier, and such use was largely one of experiment, and owing to the method of user no insurance could be obtained although its seaworthiness was demonstrated by its weathering a gale while being taken to the place where it was to be used. The dock, during the work, collapsed and became a total wreck. The court held that the proper construction to be placed upon the covenant to insure was that it was a covenant to indemnify against loss with the medium of an insurance against loss as a security, and whatever the amount of insurance agreed on, the lessee was only liable for actual loss.

November 5, 1918.—British Columbia Court of Appeal.—*Seattle Construction Co. v. Grant Smith*.—44 Dominion Law Reports, 90.

## 8. LIFE INSURANCE.

(gg) *Company—Winding-up—Action against Company in Liquidation—Appeal to Supreme Court of Canada—Necessity of Leave—SS. 101, 106, Winding Up Act, R.S.C. 1906, Ch. 144.*

*Trust for Wife—Declaration by Will—Identification of Policies—S. 7, Life-Insurance Policies Act, Ch. 115, R.S.B.C. 1911.*

An appeal from a Court of last resort in a province to the Supreme Court of Canada in an action against a company in liquidation under *The Winding Up Act* may be brought without first obtaining the leave provided for by sec. 106 of *The Winding Up Act*. Per Davies and Anglin, JJ., holding that sec. 106 is limited to proceedings under the Act, that is, proceedings in the winding-up itself, and that leave is not necessary where the right of appeal is conferred by *The Supreme Court Act*. Idington and Brodeur, JJ., contra held that sec. 106 is not limited to proceedings under the Act and that, therefore, leave to appeal is necessary. Fitzpatrick, C.J., held that where an action is against the company only as an executor it is not one which is within the prohibition of *The Winding Up Act* at all.

A declaration, under sec. 7 of the *Life Insurance Policies Act*, R.S.B.C. 1911, ch. 115, that a policy of insurance is for the benefit of the insured's wife or of his wife and children or any of them, may be made by will: per Davies and Anglin, JJ. following *McKibbin v. Feehan*, 24 O.A.R. 87; Idington, J., contra; Fitzpatrick, C.J., *dubitante*, and Brodeur, J., found it unnecessary to decide this point.

In a case wherein an insured held ten policies of life insurance amounting in all to \$425,000, of which \$207,054.54 had been collected at the time of his death, the following words in his will: "The first \$75,000 collected on account of policies of life insurance I give to my wife, Laura," were *held*, per Fitzpatrick, C.J., Idington and Anglin, JJ., not to identify the policies of insurance as required by sec. 7 of the *Life Insurance Policies Act*, R.S.B.C. 1911, ch. 115; Davies, J., *contra*, *held* the identification sufficient, on the ground that any language which so identifies the policy or policies as to prevent any mistake being made with respect to the declaration of trust is sufficient.

April 15, 1918.—Supreme Court of Canada.—*Arnold (Plaintiff), Appellant v. Dominion Trust Company (Defendant), Respondent*.—(1918) 2 Western Weekly Reports, 25.



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(hh) *Policy payable to Wife—Foreign Divorce obtained by Wife—Invalidity of Divorce—Right of Wife to assert—Change of Beneficiary by Will—Right to divert Fund to Beneficiaries not of Preferred Class—Wife ceasing to be of Preferred Class.*

B. obtained a policy of insurance on his life, payable to his wife by name. Some time after the date of the policy, she obtained a divorce in a foreign State. By his will, B. gave one-third of the insurance money to his son and one-third each to his brother and sister:—

*Held*, that it was not open to the wife, after the death of B., to maintain that the divorce was invalid.

*Swaizie v. Swaizie* (1899), 31 O.R. 324, and *In re Williams and Ancient Order of United Workmen* (1904), 14 O.L.R. 482, followed.

*Held*, also, that when she obtained the divorce she ceased to be in law B's wife, and so ceased to be within the preferred class; and B. might, at his will, divert to one not of the preferred class, and so effectively exclude the wife, although the divorce alone would not exclude her.

Jan. 24, 1918.—Ontario Supreme Court.—*Re Banks*.—XLII Ontario Law Reports, 64.

(ii) *Donation par contrat de mariage—Enregistrement—Transport à un créancier—Signification—C. civ., art. 1571, 2127.*

L'enregistrement d'un acte de donation faite à l'épouse par contrat de mariage, ne supplée pas à la signification requise par l'article 1571 du Code civil, lorsque l'objet de la donation est une créance. Ainsi le créancier auquel une police d'assurance a été transportée pour considération et qui a fait signifier son transport, peut réclamer le montant de l'assurance à l'encontre de la veuve de l'assuré qui avait reçu la donation de cette somme dans son contrat de mariage et qui n'avait que fait enregistrer ce dernier, sans signification à la compagnie d'assurance. Dans le même sens (1917) *La Banque Provinciale du Canada v. dame Beauchesne et Federal Life Insurance Company*, 26 B.R. 41.

Sept. 25, 1917.—Quebec Superior Court.—*La Banque Nationale v. dame Loiselle*.—LIII, Quebec Reports, 154.

(jj) *Benefit Society—By-laws not enforced—Liability under Insurance Policy—By-law invoked to escape.*

A benefit society which had never enforced a rule requiring dues to be promptly paid, but has made it a custom to accept payments from members in arrears whenever they were willing to pay, cannot invoke such rule in order to escape liability under the conditions of an insurance policy.

May 22, 1918.—Quebec Court of Review.—*Belanger v. L'Union Mutuelle des Voyageurs de Commerce*.—43, Dominion Law Reports, 90.

(kk) *Société de secours mutuel—Attribution des bénéfices—Parenté—Neveu par alliance—Règlement prohibant d'attribuer les bénéfices par testament—Liberté de tester—C. civ., art. 898.*

1. Lorsque la constitution d'une société de secours mutuels n'admet au bénéfice de ses dotations que les parents par le sang (blood relation), l'attribution d'un certificat de dotation à un neveu par alliance (que l'assuré a faussement déclaré être le fils de sa sœur) est illégale et nulle.

2. Par MM. les juges Cannon et Belleau: Un sociétaire ne peut attribuer par testament sa dotation dans une société de secours mutuel, si les règlements de l'association le prohibent expressément. Cette prohibition ne constitue pas une violation de la liberté de tester, et n'est nullement contraire à l'ordre public.

Dec. 21, 1917.—Quebec Superior Court.—*Dalziel v. L'Ordre des Forestiers Catholiques*.—LIII, Quebec Reports, 308.



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(ll) *Practice—Consolidation of Actions—Order 49, Rule 1, B.C. Rules—Power of Court or Judge.*  
*Courts—Appeal—Finding of Facts by Trial Judge—Position of Appeal Court as to Interferences from Evidence.*  
*Insurance—Life—Action on—Defence of Suicide—Proof of.*

Order 49, Rule 1 of the British Columbia rules, which provides that, "Causes, matters or appeals may be consolidated by order of the Court or judge in such manner as to the Court or Judge may seem meet," is absolute and leaves the question of the consolidation of actions, so far as the power of the Court or Judge is concerned, entirely in the hands of the Court or Judge. Therefore, even if a Judge's decision as to consolidation is ill-judged, it is not *ultra vires*.

Where a question of fact has been decided by a tribunal which has seen and heard the witnesses the greatest weight ought to be attached to the finding of such a tribunal. But where no question arises as to truthfulness, and where the question is as to the proper inferences to be drawn from truthful evidence, then the original tribunal is in no better position than the Judges of an Appellate Court.

In an action upon life-insurance policies wherein the defence of suicide was set up, held, contrary to the view of the trial Judge, that the evidence proved such defence.

October 17, 1918.—Judicial Committee of the Privy Council.—*Dominion Trust Co. (Executor of Estate of W. R. Arnold, deceased) (Plaintiff), Appellant v. New York Life Insurance Co. et al (Defendants), Respondents.*—(1918) 3 Western Weekly Reports, 850.

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(mm) *Mortgage—Foreclosure—Procedure open to Mortgagee—Remedies under s. 62 and s. 62a Land Titles Act as Alternative—Effect of Foreclosure upon Mortgage Debt.*

*Premium—Effect of Payment of on Life of Policy—Death of Insured on Day Premium falls due.*

The procedure prescribed by sec. 62a of *The Land Titles Act*, ch. 24, 1906, as amended by sec. 2, ch. 3, 1915, for realizing a debt secured by a mortgage on land, does not exclude the jurisdiction of the Supreme Court as prescribed by sec. 62, but is an alternative procedure merely, which does not derogate from the powers vested in the Court over proceedings to enforce the security as a charge against the land, whether such proceedings are under sec. 62 or 62a.

A foreclosure order under sec. 62 or under sec. 62a of *The Land Titles Act* has not the effect of extinguishing the mortgage debt so as to prevent the mortgagee from proceeding against the mortgagor upon the covenant to pay or upon collateral securities.

A policy of insurance for twelve calendar months from a given day excludes that day but includes the corresponding day of the next year (*South Staffordshire Tramways Co. v. Sickness and Accident Assurance Association* (1891) 1 Q.B. 402 followed.) Therefore a premium payable, and paid, on or before, e.g., February 1, 1916, has the effect of keeping the policy in force until the end of February 1, 1917.

The obtaining of a foreclosure order in proceedings upon a mortgage and the issue to the mortgagee of a certificate of title to mortgaged land does not necessitate the inference that the mortgagee has taken the property in satisfaction of the debt, if there be no declaration of his intention to do so.

January 10, 1918.—Supreme Court of Alberta.—*Douglas v. The Mutual Life Assurance Company of Canada.*—(1918) 1 Western Weekly Reports 239.

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(nn) *Lapse of Policy by Non-payment of Premium—Evidence of Revival—Onus—Acceptance by Agent of Insurance Company of Amount of Premium after Lapse and when Insured in Articulo Mortis—Terms and conditions of Policy—Notice to Beneficiary—Official Receipt—Waiver—Absence of Knowledge of impending Death—Premium not actually accepted by Insurance Company.*

The plaintiff's husband, whose life was insured by the defendants, by a policy under which she was the beneficiary, died on the 22nd August, 1917, having been ill for one week. On the day before the death, the plaintiff paid to an agent of the defendants the amount of a premium which had been overdue since the previous 15th July. The agent gave the plaintiff a receipt for the amount, signed by himself, and containing the words "official receipt to follow." The agent handed the money to the defendants' book keeper, who, on the 22nd August, sent the official receipt, dated the 22nd August, signed by the manager and countersigned by the agent. This receipt stated on its face that agents were not authorized to receive premiums after the expiration of the days of grace, and that any person making such payment does so on the agreement that the acceptance thereof by the company shall not be regarded as evidence of waiver of any of the terms or conditions of the policy. The defendants, being notified of the death, endeavoured to return to the plaintiff the identical money which she had paid and which had been set apart in an envelope and so remained, but she refused to receive it, and brought this action to recover the amount of the insurance:—

*Held*, accepting the statement of the plaintiff that the agent had said nothing to her about furnishing a certificate of health when she paid him the money, that, nevertheless, having regard to the terms and conditions of the policy (set out below), she could not recover.

The policy had lapsed; the onus was on the plaintiff to show that it was revived; and she was confronted with abundant notice of the conditions upon which alone it could be revived.

The defendants could not waive the forfeiture without notice or knowledge of the fact that the insured was, when the money was paid, in articulo mortis.

The money never "got home" to the defendants, in the sense of being accepted and regularly entered in their books.

March 8, 1918.—Ontario Supreme Court.—*Foxwell v. Policyholders Mutual Life Insurance Company*.—XLII Ontario Law Reports, 347.

(oo) *Change of Beneficiary—Preferred Class—Declaration in Writing—Sufficiency—Insurance Act, sec. 171 (5)—"Soldier's Will"—Printed Form—"Personal Estate"—Inclusion of "Insurance Policy"—Effect of Printed explanatory Clause—Policy Payable in Ontario—Assured domiciled in British Columbia—Application of Law of Ontario.*

In 1904, R., then domiciled in Manitoba, insured his life for \$2,000 in an insurance company, having its head office in Ontario. The loss was payable at the company's head office to R's mother, who was domiciled in Ontario. In 1906 R. went to live in British Columbia and became domiciled there. In 1915, he enlisted in the Canadian Expeditionary Force and went overseas in January, 1917, having married in June, 1916. Before leaving for overseas, he executed a "soldier's will" upon a printed form, and thereby bequeathed all his personal estate to his wife. By a clause printed as part of the will, above the testimonium clause, it was declared that "personal estate" included "insurance policy." R. was killed in action in November, 1917. The \$2,000 insurance moneys were claimed by his mother and by his widow:—

*Held*, following *re Monkman* and *Canadian Order of Chosen Friends* (1918) 42 O.L.R. 363, that under the law of Ontario [the Insurance Act, R.S.O., 1914,



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ch. 183, sec. 171 (5)] the will was sufficient to change the beneficiary from the mother to the wife.

And *held*, adopting the view of some of the Judges in *re Baeder and Canadian Order of Chosen Friends* (1916), 36 O.L.R. 30, that the power exercised by R. was, or was analogous to, a power of appointment, and was governed not by the law of his domicile (British Columbia), but by the law of Ontario.

*Held*, therefore, that the widow was entitled to the moneys.

June 25, 1918.—Ontario Supreme Court.—*Re Hewitt and Hewitt*.—XLIII, Ontario Law Reports, 286.

(pp) *Mari et femme—Bénéficiaires—“Enfants” et “petits-enfants”—Caducité—Révocation—Exécuteur testamentaire—Loi—C. civ. art. 937, 980—29 Vict. (1865), ch. 17—33 Vict. (1870), ch. 21—41-42 Vict. (1878), ch. 13—S. ref. (1909), art. 1480.*

1. D'après les dispositions contenues dans 29 Vict. (1865), ch. 17 et 33 Vict. (1870), ch. 21, “loi pour assurer aux femmes et aux enfants le bénéfice des assurances sur la vie de leurs maris et parents,” et d'après les articles 937 et 980, C. civ, lorsqu'une police d'assurance sur la vie du mari est faite payable “à sa femme et ses enfants, à leurs exécuteurs, administrateurs et ayants-cause,” la désignation des bénéficiaires n'est pas devenue caduque par le décès avant l'assuré de son épouse et de ses enfants au premier degré mais elle continue d'être en vigueur en faveur de ses petits-enfants.

2. Dans la désignation des bénéficiaires d'une police d'assurance prise par un mari au bénéfice de sa femme et de ses “enfants” ce dernier mot comprend par lui-même les “petits-enfants.”

3. L'assuré dans le cas ci-dessus, n'a pas le droit suivant les articles 6, 7 et 8 de la susdite loi 33 Vict. (1870), ch. 21, d'ordonner, par acte sous seing privé, à la compagnie d'assurance, de payer une partie de son assurance à quelques personnes désignées de sa parenté et le reste suivant les dispositions de son testament.

4. Lorsqu'un mari assure sa vie au bénéfice de sa femme, de ses enfants et leurs exécuteurs, administrateurs et ayants-cause, le montant de l'assurance, à son décès, ne tombe pas dans sa succession, et son exécuteur testamentaire ne peut le réclamer.

5. Dans le cas ci-dessus, lorsque la police est émise du vivant de la première femme du mari, la seconde n'y a aucun droit.

6. En matières d'assurance sur la vie c'est la loi en vigueur au décès de l'assuré, c'est-à-dire au moment où la police devient due, qui s'applique.

Oct. 13, 1917.—Quebec Superior Court.—*Dame Lee et autre v. The Aetna Life Insurance Company of Hartford, et dame Archambault personnellement et exécutrice testamentaire et autre, mis en cause*.—LIII, Quebec Reports, 162.

(qq) *Change of Beneficiary Preferred Class—Declaration in Writing—Sufficiency—Insurance Act, R.S.O. 1914, ch. 183, sec. 171 (5)—Will—Printed Form—“Personal Estate”—Inclusion of Insurance Moneys—Effect of Printed Explanatory Clause—Wills Act, R.S.O. 1914, ch. 120, secs. 2, 12 (2), 30—Interlineation—Nuncupative Will—Wills Act, sec. 14.*

The beneficiaries named in an insurance policy on the life of M. were his father, mother, and a brother. M. died leaving a will executed when he was on active service abroad as a soldier. This will was framed by filling up the blanks in a printed form of a “soldier's will.” The directions for filling in the blanks and for execution and attestation were in the body of the document, not in the margin. The will as drawn up and executed contained this clause: “My personal estate I bequeath to my wife” (naming her); and beneath the place for the signature, where M. had affixed his signature, and above the



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*estimonium* clause, were the printed words: "N.B. Personal estate includes . . . insurance policy, in fact, everything except real estate":—

*Held*, that, whether or not this document operated as a will making a valid disposition of the insurance money, it was a declaration under sub-sec. (5) of sec. 171 of the Ontario Insurance Act, sufficient to effect a valid change in the beneficiary in favour of the wife, one of the preferred class, substituting her for the original beneficiaries.

*Semble*, that, although the *nota bene* clause was not part of the will, because not intended to be so, it was not to be ignored altogether—it should be taken as explanatory of what was included in the term "personal estate"; and the document might be regarded as a testamentary document supporting the claim of the wife to the insurance money.

Sections 2, 12 (2) and 30 of the Wills Act considered.

*Semble*, also, that if the *nota bene* clause should be deemed to have been intended to be part of the will, it might be treated as an interlineation, self-evidently made before the execution of the will and above the *testimonium* clause, and so supporting the wife's claim. But, treating the document as a nuncupative will, under sec. 14 of the Wills Act, the wife was not aided, because that section authorizes a disposal of "personal estate" as interpreted by that enactment only.

March 18, 1918.—Ontario Supreme Court, Appellate Division.—*Monkman v. Canadian Order of Chosen Friends*.—XLII Ontario Law Reports, 363.

(rr) *Surrender of Policy by Husband with Consent of Wife—Necessity of Independent Advice—Life-Insurance Policies Act, R.S.B.C. 1911, Ch. 115.*

*Contract—Insanity of One Party—Knowledge of by Other—Necessity of Proof of by Person attacking Contract.*

*The Life-insurance Policies Act, R.S.B.C. 1911, ch. 115*, does not require a wife to have independent advice before joining with her husband in the surrender of a policy of insurance taken out by him in her favour, especially where a refund is made of a portion of the premiums paid. Nor, unless the circumstances of such surrender bring it within one of the exceptions referred to by Alverstone, C.J., in *Howes v. Bishop* (1909) 2 K.B. 390, at 395, is there any rule of law casting upon an insurance company supporting the surrender an onus of showing that the document was adequately explained to the wife or that she had independent advice or sufficient protection.

*Quære* as to how far the rule, that it is necessary for a party attacking a document on the ground of insanity to prove knowledge of such insanity on the part of the person supporting it, has been affected by "*Daily Telegraph*" *Newspaper Co. v. McLaughlin* (1904) A.C. 776; 73 L.J.P.C. 95, and *Molyneux v. Natal Land, etc., Co.* (1905) A.C. 555; 74 L.J.P.C. 108.

July 10, 1918.—Supreme Court of British Columbia.—*Moore v. Confederation Life Association*.—(1918) 2 Western Weekly Reports, 895.

(ss) *Application for Insurance made and Premium paid—Powers of local Agent—By-laws of Insurance Company—Principal Officers—Approval of Application by Medical Referee—Death of Applicant before acceptance of Application by Issue of Policy or otherwise—Failure to prove Contract—What constitutes a Contract—Insurance Act, R.S.O. 1914, ch. 183, secs. 2 (14), 155.*

C. was a local agent of the defendants; his powers were limited to receiving applications and premiums for insurance and procuring medical examination of applicants. R., on the 3rd February, signed an application, addressed to the defendants, for an insurance on his life, and gave it to C. with \$5 and a promissory note for \$3.62—\$8.62 being the estimated amount of the first quarter's premium. An interim receipt, signed by C., was given by him to R.



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C. intimated and R. understood that a larger premium might be required. At the instance of C., R. was examined by a physician on the same day. C. sent the application, the \$5, and the note to the defendants. On the 6th February the defendants returned the application and the note to C., stating that the premium would be \$9.37, instead of \$8.62, and asking C. to have the necessary changes made and initialled by the applicant. The application and note were altered by C. and sent to R. to be initialled, but were not at once returned by R. On the 10th February, the medical examiner's report was received by the defendants. On the 24th February R's wife brought to C. the application and note as altered, duly initialled; and she paid to C. in cash \$4.37, the balance of the premium. On the same day, which was a Saturday, C. sent the application and the \$4.37 to the defendants; they received it on the 26th; but R. was then dead, his death occurring on the 25th. On the 28th February the defendants were notified of the death. The policy had been prepared, but had not been signed or sealed. The defendants sent a cheque for \$9.37, the sum paid, to the wife of R., who refused to accept it; it was retained by her solicitors, without prejudice to her claim to recover as upon a completed contract of insurance, to enforce which she brought this action:—

*Held*, upon the evidence, and having regard to the limited powers of C. and the by-laws of the defendants, which provided that the manager, assistant manager, and acting-manager were the only officers empowered to bind the defendants by an insurance contract, and that they could do so only after the application has been approved by the medical referee—who in this case never saw the application until after the death of R.—that there never was any insurance contract between the defendants and R.

Per Mulock, C.J.Ex.: A policy is evidence of a contract, but is not itself the contract. The contract may be by parol, in which case there is no policy to submit to the applicant for acceptance or refusal. The application is an offer, and may be accepted by any sufficient corporate act—not necessarily the granting of a policy. Sections 2 (14) and 155 of the Insurance Act, R.S.O. 1914, ch. 183, referred to.

The *dictum* of Riddell, J., in *Sharkey v. Yorkshire Insurance Co.* (1916), 37 O.L.R. 344, at p. 352, repeated in this case, that the ordinary application for insurance is not a tender which will become a contract, but a request to the company to offer a policy; that, if the company tender a policy on such request the applicant may decline to accept it, and that, if the applicant accept the policy tendered, then and only then is the contract complete, not assented to by Mulock, C.J.Ex.

March 25, 1918.—Ontario Supreme Court, Appellate Division.—*Robinson v. London Life Insurance Co.*—XLII Ontario Law Reports, 527.

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## 9. CONSTITUTIONAL.

(tt) *Company—Name similar to that of Existing Company—Application for license—Power of Court to restrain—Fire—Foreign Company—Application for License—Duty of Superintendent.*

*Constitutional Law—Companies—Insurance Act, 1910—Power of Dominion Parliament to require Foreign Companies to take out Dominion License.*

Although there is no express prohibition in the *British Columbia Fire Insurance Act*, ch. 113, R.S.B.C. of the licensing of a company with a name so similar to that of another company already established in the province as to be likely to lead persons doing business with the new company to think that they are doing business with the old company, the Court has power to restrain



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the applicant for a license for the new company from making or persisting in his application (*Hendricks v. Montagu*, 17 Ch. D. 638, 50 L.J. ch. 456 applied).

A license under *The Insurance Act*, 1910 (Dom.) is a prerequisite to the doing of any insurance business in any province of Canada by a company incorporated by a foreign state. (View taken in *Farmers' Mutual Hail Insurance Association v. Whittaker*, 12 Alta. L. R. 309; (1917) 3 W.W.R. 750, of the decision in *Attorney General for Canada v. Attorney General for Alberta* (1916), A.C. 124, 10 W.W.R. 405 followed.)

On an application by a foreign fire insurance company without a Dominion license for a provincial license the superintendent of insurance should, at least, stay his hand, for the discretion which he possesses, under sec. 6 of the *British Columbia Fire Insurance Act* can only be exercised legally by a refusal of the application. (Per Martin, J.A.)

April 2, 1918.—British Columbia Court of Appeal.—*Guardian Assurance Company, Limited (Plaintiff), Appellant v. Garrett (Defendant), Respondent.*—(1918) 2 Western Weekly Reports, 405.

On appeal to the Supreme Court of Canada, judgment was given as follows:  
*Injunction—Refused of, when Mischief apprehended not likely to arise—Where Party to be affected not before the Court—Jurisdiction to grant Injunction against applying for or issuing License under British Columbia Fire Insurance Act.*

*Court of Appeal—Attitude re Injunction in view of Legislation between Trial Judgment and Hearing in Appeal.*

*Supreme Court of Canada—Statutory Duty to Pronounce judgment which Court appealed from should have rendered.*

*Insurance—Constitutional Law—Application for License under British Columbia Fire Insurance Act—Effect of Dominion Insurance Act, 1917.*

*Parties—Agency—Injunction asked against agent Applying for License on behalf of Foreign Insurance Company—Company a necessary or proper Party—Liability of Agent.*

The defendant M., the agent of an insurance company created in the state of Utah, and having power to carry on business in British Columbia, applied to the defendant G., the superintendent of insurance for British Columbia, for the issuance of a license to said company under the *British Columbia Fire Insurance Act*, R.S.B.C., 1911, ch. 113. Said company was not licensed under the *Dominion Insurance Act*.

The plaintiff, an insurance company created in Great Britain, and licensed by the Dominion and provincial authorities, alleging that the Utah company intended to carry on business in British Columbia under its name, which was similar to that of the plaintiff company, brought action against M. and G. to restrain M. from making any application for the licensing of the Utah company and to restrain G. from issuing any license. The Utah company was not made a defendant to the action.

By *The Insurance Act*, 1910 (Dom.), sec. 4, it was forbidden to carry on the business of insurance in Canada without a license from the Minister of Finance. This section was declared *ultra vires* of the Parliament of Canada in *Reference re Insurance Companies* (1916) 1 A.C. 588, 10 W.W.R. 405, which decision, however, declared it to be within the power of the Parliament of Canada, by properly framed legislation, to impose such a restriction on a company incorporated by a foreign state, even where the company desires to carry on its business only within the limits of a single province.

The plaintiff's action was dismissed by Clement, J., and the plaintiff appealed. The appeal was heard by the British Columbia Court of Appeal in November, 1917, and the order in appeal was dated April 2, 1918, reversing the decision of Clement, J., and granting the plaintiff an injunction (see judgment of Court of Appeal [1918] 2 W.W.R. 405).



In September, 1917, after the date of the trial judgment, but before the hearing in appeal, *The Insurance Act, 1917* (7-8 Geo. V., ch. 29, Dom.) came into force, providing, amongst other things, for the granting by the Finance Minister of Canada of a license to a "company" (as defined in the Act) on such company having complied with certain requirements and providing (sec. 6) that "before issuing a license to a company the Minister must be satisfied that the corporate name of the company is not that of any other known company incorporated or unincorporated, or any name liable to be confounded therewith or otherwise on public grounds objectionable"; and (sec. 11) prohibiting the carrying on in Canada of any business of insurance by a foreign insurance company unless under such a license.

On appeal by defendant M. to the Supreme Court of Canada, it was held that the British Columbia Court of Appeal should have taken judicial notice of *The Insurance Act, 1917* (Dom.) and, since, in view of that legislation, a British Columbia license, if granted to the Utah company, would be impotent to enable it to transact any business to the prejudice of the plaintiff, therefore when the action came before the Court of Appeal a case for the granting of the injunction asked did not exist and it should have been refused. Appeal to the Supreme Court of Canada allowed without costs (Idington and Cassels, JJ., would allow the appeal with costs).

The statutory duty of the Supreme Court of Canada is to pronounce the judgment which the Court appealed from should have rendered (per Anglin, J., citing *Boulevard Heights v. Veilleux*, 52 S.C.R. 185, 9 W.W.R. 742).

An injunction *quia timet* should not be allowed unless the plaintiff show a strong case of probability that the apprehended mischief will, in fact, arise (per Anglin, J., citing *Att'y-Gen. v. Manchester Corporation* [1893] 2 Ch. 87, at 92).

The British Columbia registrar might be well advised to refrain from granting the provincial license until the applicant company has obtained its federal license; but there appears to be no ground for holding that application for the provincial license may not precede that for the Dominion license (per Sir Louis Davies C.J., Brodeur, J., concurring, and Anglin, J.).

If it, in fact, was ever supposed by the plaintiff to have been part of the purpose of the Utah company pending the litigation, to deny the power of the Dominion Parliament and insist upon a right to operate in British Columbia by virtue only of a license under the *British Columbia Fire Insurance Act*, it should have so alleged and proven such an allegation (per Idington, J.).

Remarks as to the merits of the situation as between the two companies, and as to the exercise of the power of injunction (per Idington, J.).

Upon the coming into force of *The Insurance Act, 1917* (Dom.) the requirement on the part of the Utah company to obtain a license from the registrar in British Columbia ceased to exist. The forum to determine the question whether a license should be granted or not was the Minister of Finance for the Dominion, and the Courts would have no jurisdiction for interfering with the express statutory power which is given to him to grant or refuse. Had the Minister of Finance issued the license, no legislation in British Columbia preventing the licensee from carrying on business would have been valid (per Cassels, J., citing *John Deere Plow Co. v. Wharton*; *Same v. Duck* [1915] A.C. 330, 7 W.W.R. 635, 706).

Upon the Dominion license being granted the right to a provincial license on payment of the prescribed fee is indisputable (per Anglin, J., referring to R.S.B.C., 1911, ch. 113, sec. 7).

An incorporated company with a status to carry on business cannot be restrained from applying for a license; nor can the registrar be restrained from entertaining such an application. The matter should be left with the registrar to deal with (per Cassels, J.).



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The Utah company should have been made a party defendant to the action (per Idington and Cassels, JJ.). The Utah company was a proper party and possibly a necessary party (per Sir Louis Davies, C.J., Brodeur, J., concurring, and Anglin, J.).

Where the injunction sought will injuriously affect the rights of a person or body not before the Court it will not ordinarily and without special circumstances be granted (per Anglin, J., citing *Hartlepool Gas and Water Co. v. West Hartlepool Harbour Co.*, 12 L.T. 366).

The statement of claim did not contain an allegation that the defendant G. intended to issue such a license as had been applied for. G. filed no defence to the action and did not appear on either of the appeals.

*Held*, (per Anglin and Cassels, JJ.) that the judgment of the Appellate Court should be set aside *in toto* both as regards M. and G.

Dec. 9, 1918.—Supreme Court of Canada.—*Guardian Assurance Company, Limited (Plaintiff), Respondent v. Matthew (Defendant), Appellant.*—(1919) 1 Western Weekly Reports, 67.

## 10. GENERAL.

(uu) *Practice—Discovery—Examination of "Other Officer or Servant" of Corporation—Local Agent of Insurance Company as—Order 31—A, Rule 370-C, Sub-Rule 2.*

A local agent of an insurance company may be examined for discovery as an "other officer or servant" under sub-rule 2 of rule 370-C of Order 31-A.

October 29, 1918.—Supreme Court, British Columbia.—*Yamashita v. Hudson Bay Insurance Company.*—(1918) 3 Western Weekly Reports, 671.

## LEGISLATION.

## 1. DOMINION LEGISLATION.

There was no general legislation affecting insurance passed at the session of Parliament held in 1918.

Private Acts were passed as follows:—

(1). An Act respecting The Canadian Indemnity Company. (*Assented to May 24, 1918.*)

This Act extends until March 22, 1920 the time within which a license may be obtained under the Insurance Act. The company was incorporated by chapter 52 of the Statutes of 1916, with power to take over the business of the provincial company of the same name.

(2). An Act respecting The Fire Insurance Company of Canada. (*Assented to May 24, 1918.*)

This Act extends the time for obtaining a license until May 18, 1920. The company was incorporated by chapter 53 of the Statutes of 1916.

(3). An Act to incorporate Merchants Casualty Company. (*Assented to May 24, 1918.*)

This Act incorporates the company with power to transact accident, sickness, automobile, burglary, explosion, guarantee, plate glass, sprinkler leakage, steam boiler, and fire insurance. The company is given the power to take over the business of the provincial company of the same name. The head office will be in the city of Winnipeg.

(4). An Act respecting the Protective Association of Canada. (*Assented to May 24, 1918.*)



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This Act provides that the Association may increase the amount of its sickness and accidental death benefits when its capital stock has been increased.

(5). An Act to incorporate the United Canadian Insurance Company. (*Assented to May 24, 1918.*)

This Act incorporates the company with power to transact hail, fire, cyclone, plate glass, automobile, burglary, accident, guarantee, sprinkler leakage, and credit insurance. The head office of the company is to be in the city of Vancouver.

## 2.—ALBERTA LEGISLATION.

(1). Section 33 of *An Act to amend the Statute Law*, chapter 4, 1918. (*Assented to April 13, 1918.*)

The Municipal Co-operative Hail Insurance Act, being chapter 18 of the Statutes of Alberta, 1915, as amended, is hereby further amended as follows:

1. By striking out subsection 8 of section 6 and substituting therefor the following:—

"(8) The Board may by resolution authorize its chairman and secretary-treasurer from time to time to borrow from any person, bank or corporation such sum as the board may deem necessary to carry on the business of the district, and for the payment of unpaid awards, and the sum so borrowed shall be a debt owing by the district, and shall be recoverable as such, and shall be repaid out of, and be a first charge upon the taxes levied by any municipality in the district for hail insurance purposes, and any moneys borrowed by the council of any municipality under section 16 hereof, not paid by the municipality to the board; provided that the board may by such resolution authorize that the sum so borrowed may be further secured by such promissory note or notes, assignment, covenant, or agreement of the chairman and secretary-treasurer given under the seal of the Board as may be fixed by such resolution."

2. Section 7, subsection 1: By adding after the words "secretary-treasurer" in the first and second lines thereof the words "or secretary and treasurer."

3. Section 13, subsection 12: By striking out all the words after the word "showing" in the fifth line thereof and substituting therefor the following: "all lands assessed to him and the number of acres of different kinds of crop growing thereon, and the number of acres not in crop of any kind during the then current year."

4. Section 10, subsection 4: By striking out the word "exceeds" where it occurs therein and by substituting therefor the words "is at least."

5. Section 16, subsection 2: By inserting the words "or in payment of any sum or sums borrowed by" after the word "to" where the same appears in the last line of said subsection.

(2) Section 45 of *An Act to amend the Statute Law*, chapter 4, 1918. (*Assented to April 13, 1918.*)

The Mutual Fire Insurance Ordinance being chapter 21 of the Ordinances of the North-West Territories, 1903 (Second Session), is amended as follows:—

1. Section 66: By adding thereto the following subsection:

"(2) The minimum rate to be charged or taken by any company for insuring first-class, isolated, nonhazardous property on the cash plan shall not be less than forty cents per one hundred dollars per annum; and the minimum rate of insurance upon other property shall be increased relatively with the increased risk according to the nature of such property."

(3) Section 52 of *An Act to amend the Statute Law*, chapter 4, 1918. (*Assented to April 13, 1918.*)

The Life Insurance Beneficiaries Act, being chapter 25 of the Statutes of Alberta, 1916, is amended as follows:



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1. Section 12: By adding the following subsection:—

“(5) Upon it being made to appear to a judge of the Supreme Court on application of the assured that the wife of such assured is a preferred beneficiary under any contract of insurance on the life of the assured and that such wife is living apart from him under circumstances disentitling her to alimony, and that the assured has no mother, child, or grandchild, to whom the share of such wife in the benefits of the insurance may be transferred under the provisions of this Act, the judge may, on such terms and conditions as he may deem fit, declare such wife to be disentitled to the benefits of this Act.”

(4) An Act to provide for the Guarantee of Loans raised by the Municipal Hail Insurance Board of Alberta. (*Assented to April 13, 1918.*)

Whereas under the provisions of the Municipal Hail Insurance Act, municipal districts within an area described therein may be brought under the operation of the said Act, and whereas for the purpose of carrying on insurance as provided thereunder it will be necessary for the Hail Insurance Board of Alberta to borrow moneys from time to time, and whereas it seems expedient that the province should guarantee the repayment of the money borrowed by the said board, together with the interest thereon;

Now, therefore, His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. This Act may be cited as “The Municipal Hail Insurance Guarantee Act.”

2. The Lieutenant Governor in Council may from time to time, and at such time or times, and subject to such terms and conditions as he may deem expedient, authorize the guarantee of the repayment of all moneys raised by the issue and sale of a promissory note or promissory notes of the Hail Insurance Board of Alberta, under the provisions of the Municipal Hail Insurance Act; together with interest thereon.

3. The guarantee of any such note or notes by the Treasurer in the form of schedule A of this Act or to the like effect shall render the Province of Alberta liable as endorser thereof, and shall be conclusive evidence of the liability of the province for the payment of the principal and interest secured thereby.

4. The Lieutenant Governor in Council is hereby authorized to make arrangements for supplying the money required to fulfil the said guarantee and to advance the sums necessary for such purpose out of the General Revenue Fund of the province.

SCHEDULE A.

*Form of Guarantee.*

Pursuant to the Statute in that behalf I do hereby on behalf of the Province of Alberta guarantee, in case of default by the makers, payment of principal and interest of the within promissory note.

Dated this.....day of.....A.D. 19...

.....  
Provincial Treasurer.

(5) *The Municipal Hail Insurance Act.* (*Assented to April 13, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. This Act may be cited as “*The Municipal Hail Insurance Act.*”

2. In this Act, unless the context otherwise requires, the words—

(a) “Minister,” “Municipal District,” “Council,” “Councillor,” “Reeve,” “Elector,” “Owner,” “Occupant,” “Person,” “Secretary-Treasurer” and “Land” shall have the same meaning and interpretation as is assigned to them respectively in *The Municipal Districts Act* and any amendments thereto;



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- (b) "Crop" shall mean and include wheat, oats, barley, flax, rye, or speltz;
- (c) "Hail Insurance Board of Alberta," Hail "Insurance Board," and "Board" shall mean the Hail Insurance Board of Alberta appointed under this Act.
- (d) "The Hail Insurance District" shall mean the hail insurance district established under the provisions of this Act;
- (e) "Representative" shall mean any person appointed by the council of any Municipal District in the Hail Insurance District to represent that Municipal District at the annual and other meetings of the representatives of the Hail Insurance District;
- (f) "Chairman" shall mean the Chairman of the Hail Insurance Board of Alberta appointed under this Act;
- (g) "Member" shall mean a member of the Hail Insurance Board of Alberta appointed under this Act;
- (h) "Adjuster" shall mean any adjuster appointed under this Act;
- (i) "*The Municipal Districts Act*" shall mean chapter 3 of the Statutes of Alberta, 1911-12, and all amendments thereto;
- (j) Whenever the word "herein" is used in any section of this Act, it shall be understood to relate to the whole Act and not to that section only.

3. Where for proceedings under this Act certain forms are prescribed, no deviation therefrom, unless affecting the substance or calculated to mislead, shall vitiate the proceedings thereunder and forms to the like effect as those prescribed shall suffice and be effectual.

4. Where in this Act a certain date is fixed on or by which certain things are to be done or proceedings had or taken, and if it appears that such date was fixed having regard to an earlier date fixed or by which certain things are to be done or proceedings had or taken, then, notwithstanding anything herein contained if default be made in respect of the earlier date a like delay shall be allowed in respect of the later date. Where anything is by this Act required to be done on a day which falls on any holiday, such thing may be done on the next business day following which is not a public holiday.

#### APPLICATION OF ACT.

5. This Act shall apply to that portion of the Province of Alberta lying to the south of that line of demarcation described as follows:

Commencing at the point where the North Saskatchewan River crosses the fourth meridian; thence westerly along the said North Saskatchewan River to that point where it meets the range line between ranges twenty (20) and twenty-one (21), west of the fourth meridian; thence westerly along the north boundary of township fifty-six (56) to the range line between ranges twenty-one (21) and twenty-two (22) west of the fourth meridian; thence northerly to the north boundary of township fifty-nine (59); thence westerly along the north boundary of the said township fifty-nine (59) to the range line between ranges six (6) and seven (7) west of the fifth meridian; thence south along the said range line to the North Saskatchewan River; and thence along the said river to the western boundary of the province.

#### ORGANIZATION OF HAIL INSURANCE DISTRICT.

6. The council of every municipal district lying within the area to which this Act applies shall submit to the electors of such districts at the first election for councillors to be held after the passing of this Act a by-law, in the form prescribed by the Minister and in accordance with the procedure prescribed by *The Municipal Districts Act* for the voting on debenture by-laws, as to whether the municipal district shall be brought under the operation of this Act.

(2) The council of any municipal district which has voted against coming under the operation of this Act at the time of the election referred to in this



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section and the council of any municipal district which may be formed after that date and lying within the described area may at any time submit to the electors of such municipal district a by-law as hereinbefore provided for the purpose of bringing such municipal district under the operation of this Act.

(3) The council of any municipal district within the described area, but not within the hail insurance district, on the receipt, on or before the fifteenth day of November in any year, of a petition to that effect signed by not less than fifteen per cent of the electors of such municipal district, as shown by the last voters' list, shall at the next meeting of the council but not later than the fourth Monday in the month of December following arrange for the submission to the electors at the next ensuing election of councillors, a by-law as hereinbefore provided to bring the municipal district under the operation of this Act.

(4) Any owner or occupant of land lying within a municipal district within the area to which this Act applies, but not lying within one of the municipal districts constituting the hail insurance district, may, on application to the secretary-treasurer of the municipal district within which his land lies, and subject to such terms and conditions as may be prescribed by the board consistent with the provisions of this Act, become entitled to the privileges and become subject to the provisions of this Act to the same effect as if his lands lay within a municipal district which had elected to be subject to the provisions of this Act.

7. Immediately following the voting on the by-law as provided for in section 6 of this Act, the secretary-treasurer of each municipal district so voting shall forthwith forward to the Minister a statement showing the result of the voting, and in the event of forty-five or more municipal districts electing to come under the operation of this Act, the Minister may, by order, notice of which shall be forwarded to each of the said municipal districts and published in the Alberta Gazette, establish the municipal districts so electing "The Hail Insurance District."

DISORGANIZATION OF DISTRICT.

8. At any time after the expiration of five years from the establishment of the hail insurance district any of the municipal districts constituting same may by by-law approved by a majority of the electors in the manner hereinbefore prescribed withdraw from such hail insurance district upon such terms as the Minister may deem just and upon such withdrawal the Minister shall have power to settle and adjust the assets and liabilities of the board among the municipal districts composing the hail insurance district and, if less than forty-five municipal districts remain in such hail insurance district, to wind up the affairs of the board, and his decision shall be final in regard to all matters connected therewith.

ORGANIZATION OF BOARD.

9. The hail insurance district shall be under the direction of a board of nine members to be known as "The Hail Insurance Board of Alberta."

(2) The members of this board shall be elected by representatives of the municipal districts constituting the hail insurance district, one representative to be appointed by the council of each municipal district.

10. The first meeting of the representatives of the municipal districts in the hail insurance district shall be called by the Minister, such meeting to be held at Calgary on the third Wednesday of March.

(2) In each year thereafter a meeting of the representatives of the said municipal districts shall be held on the third Wednesday in March for the purpose of receiving the report of the Board as to its operations during the preceding year, the election of new members of the board and for any other business arising out of this Act.



(3) The board may at any time, should it consider the same necessary or expedient, convene a special meeting of representatives to be appointed as provided in section 9 hereof.

(4) The board shall, on the receipt of a petition signed by the reeves of at least twenty-five per cent of the municipal districts constituting the hail insurance district, convene a meeting of representatives to be appointed as aforesaid.

11. All meetings of representatives after the first meeting shall be convened by the secretary of the board mailing a notice thereof to the secretary-treasurer of each municipal district constituting the hail insurance district, in the case of annual meetings thirty days, and in the case of special meetings fifteen days, prior to the date fixed for such meetings.

(2) At any meeting of representatives to be convened under the provisions of this Act the presence of thirty-six representatives shall be necessary to constitute a quorum.

12. Representatives shall be remunerated out of the funds of the board at the rate of \$4.00 for each day or part of a day necessarily occupied by them attending such meetings as may be convened under this Act together with the actual cost of transportation incurred and paid by them.

13. At the first meeting of representatives to be held after this Act comes into force, the meeting shall elect the board of nine members as by this Act provided.

(2) In the event of there being no poll the first three members nominated shall hold office for three years; the next three members nominated shall hold office for two years, and the next three members nominated shall hold office for one year.

(3) In the event of more than nine members being nominated and a poll being necessary, the three members receiving the highest number of votes shall be declared elected for the term of three years following; the three members receiving the next highest number of votes shall be declared elected for the term of two years following; and the three members receiving the next highest number of votes shall be declared elected for the term of one year following.

(4) At all annual meetings of representatives held subsequent to the first meeting three members shall be elected who shall hold office for three years.

(5) Retiring members shall be eligible for re-election.

(6) Notwithstanding the duration of office of members herein fixed, at any meeting of representatives properly convened they may on a vote of at least two-thirds of those present at such meeting recall the appointment of any member or members of the board and elect a substitute or substitutes to fill the vacancy or vacancies so created.

#### POWERS AND DUTIES OF BOARD.

14. The board shall be a corporate body with office in the City of Calgary and shall have the following powers:

(a) To carry on the business of hail insurance under the provisions of this Act;

(b) To borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues, and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;

(c) To invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant Governor in Council.

15. The board may meet together for the despatch of business, adjourn, and otherwise regulate their meetings as they think fit and determine the



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quorum necessary for the transaction of business. Questions arising at any meeting shall be decided by a majority of votes. In case of an equality of votes the chairman shall have a second or casting vote. Any three members may at any time summon a meeting of the board.

16. At the first meeting of the board to be held after the annual meeting of delegates they shall appoint one of their own members as chairman, and shall assign his duties and fix his salary.

(2) If at any meeting of the board the chairman is not present at the time appointed for holding the same, the members present shall choose some one of their number to be chairman of such meeting.

17. In the event of the office of chairman becoming vacant through death, resignation or otherwise the board shall take immediate steps to fill the vacancy.

18. All acts done at any meeting of the board or by any person acting as a member of the board shall notwithstanding that it be afterwards discovered that there was some defect in the appointment of any such member or person acting as aforesaid or that they or any of them were disqualified, be as valid as if every such person had been duly appointed and was qualified to be a member.

19. The board shall appoint a manager who shall be responsible for the management of the business of the board and who shall engage, appoint, and dismiss all employees (except the secretary-treasurer and chief adjuster), and assign to them their respective duties.

(2) The board shall also appoint a secretary-treasurer and chief adjuster who shall be under the supervision and control of the manager.

20. No member of the board other than the chairman shall be entitled to occupy any salaried position in connection with the operations of the board under this Act.

(2) Members other than the chairman, shall be entitled to remuneration for their services at the rate of eight dollars for each day, or part of a day, occupied by them in attendance at meetings of the board, together with the actual cost of transportation and subsistence incurred and paid by them.

21. In the event of the resignation or death of any member of the board, the remaining members may appoint any person to fill the vacant office until the date of the next meeting of representatives, when any vacancies which may have occurred during the year shall be filled:

Provided always that any member of the board elected in substitution for any member who has resigned or died or who has been removed from office under the provisions of section 13 of this Act, shall hold office only for the unexpired term of the member whose place he has taken.

22. The board may from time to time make such by-laws or regulations, not contrary to law or inconsistent with the provisions of this Act, for the administration or control of its property and business and for the conduct in all particulars of its affairs as may be considered necessary or expedient for the carrying out of the provisions of this Act according to their true intent and meaning.

## AUDIT.

23. The board shall close its books as at the thirty-first day of January in each year and shall on or before the fifteenth day of May in each year appoint an auditor or auditors who shall on or before the fifteenth day of February following make a full and complete audit of the books, records and accounts of the board for the year ending as at the thirty-first day of January, and who shall for the purposes of such audit have access to all the books, records, accounts, vouchers and receipts of the board and shall by the said fifteenth day of February prepare and deliver to the board a full and complete report of the audit. Such auditor or auditors shall not be otherwise employed by the board.



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(2) The board shall immediately in receipt of such auditor's report prepare and publish a complete report of its operations during the preceding year and a copy of such report shall be mailed to the Minister and to the reeve and secretary-treasurer of each municipal district at least ten days prior to the date of the annual meeting

(3) If the board neglects or refuses to make such an audit, the Minister may appoint an auditor or auditors who shall have the same rights and duties as if he or they had been appointed by the board as aforesaid.

#### CROP REPORTS.

24. All owners of or persons occupying land within the hail insurance district and liable to assessment under this Act, shall, on or before the fifteenth day of June in each year, forward to the secretary-treasurer of the municipal district within which such land is situated, a return in the form prescribed by the board showing—

- (a) The name and address of the person making the return;
- (b) The acreage of the land owned or occupied by him within the area of the municipal district;
- (c) The nature of the crops sown thereon and the acreage and location of each crop sown;
- (d) His intention, if desired, to reduce the rate of indemnity to six dollars per acre.

25. The secretary-treasurer of each municipal district constituting the hail insurance district shall obtain returns as to all crops grown within the municipal district and for that purpose shall furnish all persons requiring the same with the necessary forms to be supplied by the board and shall, on or before the first day of July in each year, prepare and forward to the secretary of the board a statement, in such form as may be prescribed by the board, showing in detail the names of each owner of or person occupying land within such municipal district whether the owner or occupier shall have made the return required by the immediately preceding section or not, and embodying in schedule form such particulars as may be required by the board.

#### WITHDRAWALS.

26. Any owner, occupier, or person liable to assessment under this Act may, prior to the sixteenth day of June in any year after the coming into force thereof, by written notice to the secretary-treasurer of the municipal district within which the land in question lies, withdraw from the operation of this Act any land in respect of which he is liable to assessment; provided, however, that in the case of a non-resident owner of land liable to assessment desiring to withdraw from the provisions of this Act, he shall first secure the written consent of the occupier, if any, of said land. Any land withdrawn from the operation of this Act as herein provided shall remain so withdrawn until such time as application in writing shall have been made by the owner or occupant thereof to the secretary-treasurer of the municipal district within which the same is situate for the re-inclusion of such land within the operation of this Act.

(2) When any crop insured under this Act shall be destroyed from any cause other than hail, the owner or occupant of the land on which such crop was growing, by sending notice by registered letter addressed to the hail insurance board at their office in Calgary, not later than the twentieth day of July in any year giving the location of the crop and furnishing proof satisfactory to the board of such destruction, may withdraw such crop from the operation of this Act for the current year and he shall be entitled to a proportionate rebate in respect of the hail insurance tax payable for crop so withdrawn: provided, however, that no rebate shall be granted for any portion of such crop that may be harvested.



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## CLAIMS.

27. Any person owning a crop or a portion of the crop, or any person having an interest therein, upon lands subject to assessment under this Act, which is damaged by hail between the sixteenth day of June and the fifteenth day of September, both inclusive, or in the case of fall wheat and rye, between the first day of June and the fifteenth day of September, both inclusive, shall, within three days from the date on which such damage shall have been sustained, give notice of such damage to the hail insurance board at Calgary by registered letter, such notice to be in the form prescribed by the board and shall show in detail—

- (a) The name and address of the claimant;
- (b) The nature of the crop and the legal description of the land upon which it was grown;
- (c) The number of acres damaged;
- (d) The percentage of damage done;
- (e) The nature and amount of the claimant's interest in the crop;
- (f) If there be any other person or persons jointly interested with him in the said crop, the nature and amount of their interest therein;
- (g) In case such claimant does not reside within two miles of the location of the crop in respect of which claim is being made, the name of some party resident within two miles of such crop who will act as the agent of such claimant and the section, township and range where such agent resides and such agent shall be recognized by the adjuster making the inspection as representing the claimant for the purposes of the inspection.

## ADJUSTMENT AND AWARD.

28. Upon the receipt of any such claims as aforesaid the board shall, through its proper officer, immediately instruct an adjuster to inspect the crop, who shall make every possible effort to see the claimant, or in the absence of the claimant, his agent named as aforesaid and upon the completion of the inspection shall appraise and report upon the claim and shall recommend to the board the indemnity which he thinks should be payable.

(2) The adjuster shall endeavour to secure the written concurrence of the claimant or his agent to the report and recommendation as to compensation made by him and the report and concurrence (if any) shall be forwarded to the board. If the adjuster has been unable to secure such concurrence the reason of his failure to do so shall be stated in the report.

(3) A copy of such report shall be forwarded to the claimant or his agent named as aforesaid and if the claimant or his agent is dissatisfied with such report he may within five days of the receipt of such report by him, mail by registered letter addressed to the hail insurance board at its office in Calgary notice of appeal therefrom stating reasons therefor.

(4) The board shall consider the allegations of all persons so appealing as soon as conveniently may be and may call for further evidence which shall be taken by way of statutory declaration or otherwise as the board may direct and shall vary or confirm the report of the adjuster as it may deem proper.

(5) The decision of the board as to the amount of the loss so sustained by any claimant and the indemnity payable therefor shall be final and conclusive, and shall not be questioned by any court on any grounds whatsoever.

29. The maximum indemnity to be paid for total loss shall be eight dollars per acre: provided that any person desiring so to do shall on or before the fifteenth day of June in each year as provided for in section 24 of this Act, reduce the rate of indemnity payable to six dollars per acre and the premium to be paid therefor as hereinafter provided shall be reduced proportionately.

30. In the event of any claim being made for indemnity for damage under the terms of this Act in respect of any land worked by the occupant on "share



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of crop " basis the amount of the indemnity shall be paid over to the owner and occupant on the same basis as the agreement for the division of the crop unless the terms of the lease or agreement of sale otherwise provide, and in the event of any arrangement between the owner and the occupant, as to the allocation of any indemnity payable under this Act such arrangement shall form the basis of the division of the indemnity to be followed by the board.

#### PAYMENT OF INDEMNITY.

31. The board shall, within thirty days of the date of its decision as to the amount of indemnity to be paid as hereinbefore provided, make payment of such sum to the person or persons entitled thereto, but shall deduct therefrom—

- (a) The amount of arrears of hail insurance tax owing by such person or persons to the municipal district within which the said damaged crop was situate and which sum shall be paid to the secretary-treasurer of such municipal district to be credited by him upon the arrears so owing by such person or persons, and
- (b) A sum representing ten per cent of the total insurance under this Act carried by such person or persons within the municipal district within which the damaged crop, in respect of which such indemnity is payable, was situate, and until such time as the rate of tax payable under this Act for the then current year shall have been determined, when the board shall remit to the secretary-treasurer of such municipal district out of the moneys so deducted the amount of tax so payable by such person or persons for the then current year together with the arrears deducted as aforesaid and shall remit to such person or persons direct the balance, if any, remaining in their hands.

32. The board shall, subject to the provisions of the immediately preceding section, pay all indemnities awarded under the Act out of the reserve fund, if any, or by means of moneys borrowed by them by virtue of the powers herein contained.

#### THE RATE.

33. The board shall immediately subsequent to the fifteenth day of September in each year, proceed to fix the rate to be levied upon each acre of crop insured by virtue of this Act and the total assessment shall be sufficient—

- (a) To pay all expenses of administration, together with interest and other charges upon money borrowed;
- (b) To pay all indemnities awarded by the board during the year;
- (c) To create and maintain a reserve fund equal to eight per cent of the total risk during the then current year; no contribution to the reserve fund, in any year, shall exceed twenty per cent or be less than ten per cent of the total indemnities paid for the then current year unless the necessary reserve can be maintained by less.

34. Immediately after the rate has been fixed as provided for in section 33 of this Act, the board shall apportion the total amount to be levied among the various municipal districts in accordance with the respective acreages under crop and shall, on or before the first day of October in every year, notify the secretary-treasurer of each municipal district, subject to the provisions of the Act, as to the rate of the tax and the total amount payable by such district.

35. Every municipal district constituting the hail insurance district shall, on or before the thirty-first day of December, in the year in respect of which the tax is levied, pay to the board the sum payable by such municipal district, and such sum shall be a debt due by such municipal district, to the board and shall bear interest at the rate of eight per cent per annum from the time the same became due until paid and may be recovered by action in any court of competent jurisdiction in the Province of Alberta.



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36. Upon receipt of notice from the board as to the rate to be levied, the secretary-treasurer of each municipal district shall assess the owners of the land upon which the insured crop is grown with the tax levied by virtue of this Act and the said taxes shall be levied in the same manner, and subject to the same penalties for non-payment as municipal taxes.

37. The board may by resolution authorize its chairman and secretary-treasurer from time to time to borrow from any person, bank, or corporation such sum as the board may deem necessary to carry on the business of the district, and for the payment of unpaid awards, and the sum so borrowed shall be a debt owing by the district, and shall be recoverable as such, and shall be repaid out of, and be a first charge upon the taxes levied by any municipal district in the district for hail insurance purposes, and any moneys borrowed by the council of any municipal district under this section, not paid by the municipality to the board; provided that the board may by such resolution authorize that the sum so borrowed may be further secured by such promissory note or notes, assignment, covenant, or agreement of the chairman and secretary-treasurer given under the seal of the board as may be fixed by such resolution.

(2) The council of any municipal district may by resolution authorize the reeve and treasurer to borrow from any person, bank or corporation such sums of money as may be required to enable it to pay in full the hail insurance board the amount of the rates herein provided for during the then current year, and the making of such loan by any municipal district for such purpose shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. Such loan may be secured by promissory note or notes of the reeve and treasurer given under the seal of the municipal district and on behalf of the council, and the amount so borrowed shall be repaid out of and be a first charge upon the taxes which are collected for hail insurance purposes for the year in which such amount was borrowed.

(3) In every year all taxes collected by any municipal district for hail insurance purposes and all moneys borrowed under this section shall be kept by the council of such municipal district in a separate account and deposited in a chartered bank in a trust fund to be styled "Hail Tax Trust Fund," and shall only be paid thereout to or in payment of any sum or sums borrowed by the hail insurance board.

38. Any person who fails to perform any duty or send in any notice or return required of him by this Act or who makes a return or statement under this Act which is wilfully false or misleading in any particular or who performs any act forbidden herein shall be deemed guilty of an offence and upon summary conviction shall be liable to a penalty of not less than ten dollars nor more than fifty dollars.

39. If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the Minister may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done within the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act.

40. The Lieutenant Governor in Council shall have power to make regulations not inconsistent with this Act which may be required for the better carrying out of the purposes of the Act.

41. *The Municipal Co-operative Hail Insurance Act*, being chapter 18 of the Statutes of Alberta, 1915, and amendments thereto, shall continue to be operative until repealed by order of the Lieutenant Governor in Council.

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(6). An Act to amend "The Alberta Insurance Act." (Assented to April 13, 1918.)



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His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

1. *The Alberta Insurance Act*, being chapter 8 of the Statutes of Alberta, 1915, and amendments thereto, is hereby amended as follows:

1. Section 3, subsection 1 (e): By inserting the words "automobile guarantee" after the words "plate glass" in said subsection.

2. Section 9: By repealing that portion of subsection 2 from the first to the word "its" in the third line thereof, inclusive, and substituting therefor the following:

"(2) A certified copy of power of attorney (in form prescribed by the Lieutenant Governor in Council, or to the like effect), with a certified copy of the duly signed consent of the party so appointed attached thereto, from the insurance corporation to a resident in the province upon whom any process in any action, suit, or proceeding against the insurance corporation may be served. Said power of attorney shall be under the corporation's."

3. Sections 10, 11 and 12: By repealing same and substituting for said section 10 the following:

"10. After such certified copies are filed as aforesaid any process in any action against the insurance corporation may be served upon its attorney appointed pursuant to section 9 of this Act, and such service shall be deemed service upon the insurance corporation, and such attorney shall keep a record of the date and hour of the service upon him; provided, however, that nothing herein contained shall render invalid service in any other mode in which the insurance corporation may be lawfully served."

4. By adding thereto the following sections:

#### " CONTRACTS OF HAIL INSURANCE.

"103. The liability of a company in respect to a contract of hail insurance shall commence at noon, standard time, of the day on which the application shall have been accepted by the head or branch office or general agency of the company in the province, and shall expire at noon, standard time, on the 15th day of September of the same year or on such later date in the year as may be provided by the contract.

"104. Should the crop insured be cut before the date of expiry of the contract the liability of the company under the contract shall cease at the time the grain is so cut.

"105. If the application for such insurance be declined by the company it shall, within forty-eight hours of the receipt of the application at its head or branch office or general agency in the province so notify the assured by registered letter directed to the address given in such application, failing which the company shall be deemed to have accepted the application.

"(2) Every agent who takes an application for hail insurance on behalf of a company shall forward same to the company by registered mail not later than the day following the date on which it is taken.

"106. On the face of every policy of hail insurance there shall appear—

"1. The name of the insurer;

"2. The name of the insured.

"3. The name of the person or persons to whom the insurance money is payable;

"4. The premium or other consideration for the insurance;

"5. The subject matter of the insurance;

"6. The maximum amount or amounts which the insurer contracts to pay;

"7. The event on the happening of which payment is to be made;

"8. The term of the insurance;

"9. The name and address of the company's head or branch office or general agency in the province.



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" 107. Every company registered under *The Alberta Insurance Act* to undertake hail insurance in Alberta shall cause to be printed, stamped or written in plain letters across the face of every policy, or other insuring document, covering hail loss issued by or on behalf of such company on crops in Alberta, or which on the face of such policy or other insuring document are stated to be in Alberta, the words 'Registered under *The Alberta Insurance Act*.'

" 108. Any stipulation or term of the contract, other than those mentioned herein, if held by a court or a judge before whom a question relating thereto is tried to be not just and reasonable, shall not be binding upon the assured.

" 109. The conditions set forth in schedule D to this Act shall as against the insurer be deemed to be part of every contract of hail insurance in force in Alberta, and shall be printed on every policy with the heading 'Hail Insurance Conditions,' and no stipulations to the contrary or providing for any variation, addition or omission shall be binding on the assured unless set forth in the manner prescribed by sections 110 and 111 of this Act:

" Provided that the provision herein as to printing conditions on the policies shall not be imperative until after the first day of January, 1919.

" 110. If the insurer desires to vary the statutory conditions or to omit any of them, or to add any new conditions, there shall be added immediately after such conditions words to the following effect, which with any such variation, addition or reference to omissions, shall be printed in conspicuous type and in red ink:

" ' VARIATIONS IN CONDITIONS.

" ' This policy is issued on the above statutory conditions with the following variations, omissions, and additions, which are by virtue of *The Alberta Insurance Act* in force so far only as they shall be held to be just and reasonable to be exacted by the company.'

" 111. No such variation, omission or addition, unless the same is distinctly indicated and set forth in the manner above prescribed, shall be binding upon the assured.

" 112. Any such variations, omissions or additions, unless held to be just and reasonable, shall be null and void.

" 113. Sections 73, 74, 75 and 77 of this Act shall not apply to contracts of hail insurance.

" PROVISIONS APPLICABLE TO COMPANIES HEREAFTER INCORPORATED BY  
THE LEGISLATURE.

" 114. Every special Act of the Legislature passed after the first day of January, 1918, for the incorporation of an insurance company shall be in the form of schedule E to this Act, and shall be read as if it contained the provisions hereinafter in this section set forth and shall be construed having regard thereto.

"(2) The persons named as such in the special Act shall be the provisional directors of the company, a majority of whom shall be a quorum for the transaction of business. They shall remain in office until replaced by directors duly elected in their stead, and they may forthwith open stock books, procure subscriptions of stock for the undertaking, make calls on stock subscribed and secure payments thereon. They shall deposit in a chartered bank in Alberta all moneys received by them on account of stock subscribed or otherwise received on account of the company and may withdraw the same for the purposes of the company only and may do generally what is necessary to organize the company.

"(3) The directors may establish local advisory boards or agencies either within Alberta or elsewhere at such times and in such manner as they may deem expedient.

"(4) The capital stock of the company shall be divided into shares of one hundred dollars each.



"(5) The directors may, after the whole authorized capital stock of the company has been subscribed and fifty per cent paid thereon in cash, increase the capital stock from time to time to an amount not exceeding the sum named for that purpose in the special Act; but the stock shall not be increased until a resolution of the board of directors authorizing such increase has been first submitted to and confirmed by two-thirds in value of the shareholders present or represented by proxy at a special general meeting of the members of the company duly called for that purpose.

"(6) As soon as the amount for that purpose mentioned in the special Act has been subscribed and ten per cent of the said amount has been paid into some chartered bank in Alberta the provisional directors shall call a general meeting of the shareholders at some place to be named in the municipality where the head office of the company is situated; at which meeting the shareholders present or represented by proxy who have paid not less than ten per cent of the amount of shares subscribed for by them shall elect the shareholders' directors in the case of a life company, and the ordinary directors in the case of a company other than a life company, as set forth in the next following section.

"(7) The shares of the capital stock subscribed for shall be paid by such instalments and at such times and places as the directors appoint; the first instalment shall not exceed twenty-five per cent and no subsequent instalment shall exceed ten per cent, and not less than thirty days' notice of any call shall be given, and no call shall be made at a less interval than thirty days from the last preceding call.

"(8) The company shall not commence business until at least the amount of stock mentioned for that purpose in the special Act has been subscribed for, nor until at least the sum named for that purpose in the special Act has been paid in cash into the funds of the company to be appropriated only for the purpose of the company under the said special Act:

"Provided that stock upon which less than ten per cent has been paid in cash by the subscriber shall not be reckoned as part of the stock mentioned in the special Act as necessary to be subscribed, nor shall any sum paid by any shareholder upon the shares subscribed for by him which is less than ten per cent of the amount subscribed for by such shareholder be reckoned as part of the sum required to be paid thereon as in such special Act provided.

"(9) A general meeting of the company shall be called at its head office once in each year after the organization of the company and the commencement of business, and at such meeting a statement of the affairs of the company shall be submitted, and special general or extraordinary meetings may at any time be called by any three of the directors or by requisition of any twenty-five shareholders, specifying in the notice the object of the meeting.

"(10) The company may cause itself to be reinsured against any risk undertaken by it, and may reinsure any other company carrying on the same line of business as this company against any risk undertaken by such other company.

**" DIRECTORS, THEIR ELECTION, DUTIES AND POWERS.**

"115. (a) There shall be in the case of life insurance companies having a capital stock, whether called by the name of capital stock, guarantee fund or any other name, two classes of directors, namely: directors elected by the shareholders, herein called shareholders' directors, and directors elected by the policyholders', herein called policyholders' directors; but in the case of companies other than life companies having a capital stock there shall be only one class of directors, namely: directors elected by the shareholders, herein called ordinary directors.

"(b) No person shall be eligible to be or become a shareholders' director of a life company or an ordinary director of any other company unless he holds in his own name and for his own use shares of the capital stock of the company



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to the amount of at least two thousand, five hundred dollars and has paid in cash all calls due thereon and all liabilities incurred by him to the company.

“(c) In the case of a company other than a life company there shall be elected at the first annual meeting and at each subsequent annual meeting a board of not less than nine nor more than fifteen directors, who shall hold office for one year, but shall be eligible for re-election.

“(d) In the case of a life company there shall be elected at the first and second annual meetings not less than five nor more than nine shareholders' directors, who shall hold office for one year but shall be eligible for re-election.

“(e) Every life company shall, by by-law passed not less than three months prior to the holding of its third annual meeting after the issue of a license to it under this Act, determine the number of directors to be elected at said annual meeting by the shareholders and participating policyholders respectively, as herein provided, and the number of policyholders' directors so determined shall be at least one-third of the total number to be so elected. The company may, by the said by-law, provide that all the directors, of both classes, shall be elected for one, two or three years. If the by-law provides for a two years, or three years term of office it may also provide either, (a) that the term of office shall be continuous for all directors of both classes, or, (b) that a certain proportion, not less than one-third of each class, shall retire annually. At the said annual meeting and each subsequent annual meeting there shall be elected a board as determined by by-law as aforesaid, but such board shall consist of not less than nine nor more than fifteen directors, all of whom shall be eligible for re-election. The shareholders' directors shall be elected by the shareholders and the policyholders' directors by the participating policyholders.

“(f) The majority of the directors of a company so elected shall at all times be persons resident in Alberta and subjects of His Majesty by birth or naturalization.

“(g) At all general meetings of a company each shareholder present in person or represented by proxy who has paid in cash all calls due upon his shares and all liability incurred by him to the company shall have one vote for each share held by him.

“(h) In the case of a life company every person whose life is insured under a participating policy or participating policies of the company for two thousand dollars or upwards upon which no premiums are due, whether such person is a shareholder of the company or not, herein called a participating policyholder, shall be a member of the company and be entitled to attend and vote at all general meetings of the company; but participating policyholders, as such, shall not be entitled to vote for the election of shareholders' directors:

“Provided, however, that in case of liquidation of the company, the policyholder as such member shall not be entitled to share in the distribution of the assets or be liable to be placed on the list of contributors. Every holder of a participating policy or policies of the company for four thousand dollars or upwards, exclusive of bonus additions, upon which no premiums are due, who is not a shareholder and who has paid premiums on such policy or policies for at least three full years, shall be eligible for election as a policyholders' director. The policyholders' directors shall meet with the shareholders' directors and shall have a vote on all business matters.

“(i) The election of directors shall be by ballot.

“(j) The directors shall elect from among themselves a president and one vice-president or more.

“(k) At all meetings of directors for the transaction of business a majority of the board shall be a quorum.

“(l) The company shall have a fixed time in each year for its annual meeting and due notice of same shall be given at least fifteen days before in two or more



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daily newspapers published at or near the place where the head office of the company is situated and in the case of a life company such time shall be printed in prominent type on each renewal receipt issued by the company.

“(m) At the annual meeting no shareholder of the company other than a life company shall vote for more than the number of ordinary directors to be elected, and in the case of a life company no shareholder shall vote for more than the number of shareholders’ directors to be elected, and no participating policyholder shall vote for more than the number of policyholders’ directors to be elected.

“(n) Every proxy representing a shareholder must be himself a shareholder and entitled to vote, and an instrument of proxy shall not be valid unless executed within three months of the date of the meeting at which it is to be used, and unless filed with the secretary of the company at least ten days before such meeting, and shall be used only at such meeting or any adjournment thereof, and may be revoked at any time prior to such meeting.

“(o) Vacancies occurring in the board of directors may be filled for the remainder of the term by the directors from among the qualified shareholders or policyholders as the case may be.

“(p) If at any time an election of directors is not made, or does not take effect at the proper time, the company shall not be held to be thereby dissolved, but such election may take place at any general meeting of the company duly called for that purpose, and the retiring directors shall continue in office until their successors are elected.

“116. The directors may, in all things, administer the affairs of the company and may make or cause to be made for the company any description of contract which the company may, by law, enter into.

“ BY-LAWS.

“117. The directors may make by-laws not contrary to law, or to a special Act, or to this Act, for—

“(a) The regulating of the allotment of stock, the making of calls thereon, the payment thereof, the issue and registration of certificates of stock, the forfeiture of stock for non-payment, the disposal of forfeited stock and the proceeds thereof, and the transfer of stock;

“(b) The declaration and payment of dividends.

“(c) The appointment, functions, duties and removal of all agents, officers and servants of the company, the security to be given by them to the company and their remuneration;

“(d) The time and place for the holding of the annual meeting of the company, the calling of meetings, regular and special of the directors and of the company, the requirements as to proxies, and the procedure in all things at such meetings;

“(e) The imposition and recovery of all penalties and forfeitures admitting of regulation by by-law;

“(f) The conduct in all other particulars of the affairs of the company.

“118. The directors may, from time to time, repeal, amend or re-enact any such by-law;

“ Provided that every by-law, appeal, amendment, or re-enactment, unless in the meantime confirmed at a general meeting of the company duly called for that purpose, shall only have force until the next annual meeting of the company, and in default of confirmation thereat shall from the time of such default cease to have force and effect.

“ CAPITAL STOCK AND CALLS THEREON.

“119. The stock of the company shall be personal estate and shall be transferable in such manner only, and subject to such conditions and restrictions as are prescribed by this Act, or by the special Act or the by-law of the company.



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"120. If the special Act makes no other definite provision, the stock of the company shall be allotted at such time and in such manner as the directors, by by-law or otherwise, prescribe.

"121. The directors of the company may call in and demand from the shareholders thereof respectively all sums of money by them subscribed at such times and places and in such payments or instalments as the special Act or this Act requires or allows.

"(2) Interest shall accrue and fall due at the rate of five per cent per annum upon the amount of any unpaid call, from the day appointed for payment of such call.

"122. If, after such demand or notice as by the special Act or the by-laws of the company is prescribed, any call made upon any share or shares is not paid within such time as by such special Act or by-laws is limited in that behalf, the directors, in their discretion, by resolution to that effect, reciting the facts and duly recorded in their minutes, may summarily declare forfeited any shares whereon such payments is not made.

"(2) Such shares shall thereupon become the property of the company, and shall be disposed of as the directors by by-law or otherwise prescribe.

"123. No share shall be transferable until all previous calls thereon have been fully paid, or until it is declared forfeited for nonpayment of a call or calls thereon.

"124. No salary, compensation, or emolument shall be paid to any director of a provincial life company for his services as such director unless authorized by a vote of the members, in the case of a mutual company, and by a vote of the shareholders and other members, if any, in the case of a company having capital stock. No salary, compensation or emolument shall be paid to any officer or trustee of any such company unless authorized by a vote of the directors nor shall any salary, compensation or emolument amounting in any year to more than five thousand dollars be paid to any agent or employee unless the contract under which such amount becomes payable has been approved by the board of directors.

" BOOKS OF THE COMPANY.

"125. The company shall cause a book or books to be kept by the secretary or by some other officer specially charged with that duty, wherein shall be recorded—

"(a) The names, alphabetically arranged, of all persons who are or have been shareholders;

"(b) The address and calling of every person while such shareholder;

"(c) The number of shares of stock held by each shareholder;

"(d) The amounts paid in and remaining unpaid, respectively, on the stock of each shareholder;

"(e) All transfers of stock, in their order as presented to the company for entry, with the date and particulars of each transfer, and the date of the entry thereof; and

"(f) The names, addresses and callings of all persons who are or have been directors of the company, with the several dates at which each became or ceased to be such director, and distinguishing, in the case of a life company, between shareholders' directors and policyholders' directors.

"126. The directors may allow or refuse to allow the entry in any such book or books of any transfer of stock whereof the whole amount has not been paid.

"127. No transfer of stock, unless made by sale under execution or under the decree, order or judgment of a court of competent jurisdiction, shall be valid for any purpose whatsoever until entry thereof has been duly made in such book or books, except for the purpose of exhibiting the rights of the parties thereto towards each other.



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"128. Such books shall during reasonable business hours of every day, except Sundays and holidays, be kept open for the inspection of shareholders and creditors of the company, and their personal representatives, and in the case of life companies, of the participating policyholders, at the head office or chief place of business of the company, and every shareholder, creditor or personal representative and participating policyholder may make extracts therefrom.

**" OFFENCES AND PENALTIES.**

" 129. Every director, officer or servant of the company who knowingly makes or assists in making any untrue entry in any book required by this Act to be kept by such company, or who refuses or wilfully neglects to make any proper entry therein, or to exhibit the same to the persons mentioned in section 128 hereof, or to allow the same to be inspected and extracts to be taken therefrom by such persons, is guilty of an indictable offence and liable to imprisonment for any term not exceeding two years.

**" SHAREHOLDERS' LIABILITY.**

"130. Every shareholder shall, until the whole amount of his stock has been paid up, be individually liable to the creditors of the company to an amount equal to that not paid up thereon; but shall not be liable to an action therefor by any creditor until an execution against the company at the suit of such creditor has been returned unsatisfied in whole or in part.

"(2) The amount remaining unpaid by the shareholder on his stock shall be the maximum amount recoverable with costs from such shareholder.

"131. The shareholders of the company shall not as such be held responsible for any act, default or liability whatsoever of the company, or for any engagement, claim, payment, loss, injury, transaction, matter or thing whatsoever, relating to or connected with the company, beyond the amount of their respective shares in the capital stock thereof.

"132. No person holding stock in the company as an executor, administrator, tutor, curator, guardian or trustee shall be personally subject to liability as a shareholder; but the estate and funds in the hands of such person shall be liable in like manner and to the same extent as the testator, or intestate if living, or the minor, ward or interdicted person or the person interested in such trust fund if competent to act and holding such stock in his own name, would be liable.

"(2) No person holding stock in the company as collateral security shall be personally subject to liability as a shareholder; but the person pledging such stock shall be considered as holding the same and shall be liable as a shareholder accordingly.

**" MEETINGS AND VOTING.**

"133. In the absence of other provisions in that behalf in the special Act or in the by-laws of the company or in this Act, notice of the time and place for holding general meetings of the company shall be given at least ten days previously thereto in some newspaper published at the place in which the head office or chief place of business of the company is situated, or if there is no newspaper there published, then in the newspaper published nearest thereto.

"134. No shareholder who is in arrear in respect of any call shall vote at any meeting of the company.

"(2) In the absence of other provisions, in manner aforesaid, every shareholder shall be entitled to as many votes at all general meetings of the company as he owns shares in the company, and may vote by proxy.

"135. Every executor, administrator, tutor, curator, guardian or trustee shall represent the stock in his possession in his fiduciary capacity at all meetings of the company, and may vote as a shareholder; and every person who pledges his stock may, notwithstanding such pledge, represent the said stock at all such meetings, and vote as a shareholder.



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"136. Shareholders who hold one-fourth part in value of the subscribed stock of the company may at any time by written requisition signed by them call a special general meeting of the company for the transaction of any business specified in such requisition, and in the notice made and given for the purpose of calling such meeting.

"137. Every contract, agreement, engagement or bargain made, and every bill of exchange drawn, accepted or endorsed, and every promissory note and cheque made, drawn or endorsed on behalf of the company by any agent, officer or servant of the company, in general accordance with his powers as such under the by-laws of the company, shall be binding upon the company.

"(2) In no case shall it be necessary to have the seal of the company affixed to any such contract, agreement, engagement, bargain, bill of exchange, promissory note or cheque, or to prove that the same was made, drawn, accepted or endorsed, as the case may be, in pursuance of any by-law or special vote or order.

"(3) The person so acting as agent, officer or servant of the company shall not be thereby subjected individually to any liability whatsoever to any third person therefor.

## " TRUSTS.

"138. The company shall not be bound to see to the execution of any trust, whether express, implied or constructive, in regard to any share.

"(2) The receipt of the shareholder in whose name any share stands in the books of the company shall be a valid and binding discharge to the company for any dividend or money payable in respect of such share, and whether or not notice of such trust has been given to the company.

"(3) The company shall not be bound to see to the application of the money paid upon such receipt.

## " LIABILITY OF DIRECTORS.

"139. If the directors of the company declare and pay any dividend when the company is insolvent, or any dividend the payment of which renders the company insolvent, or diminishes the capital stock thereof, they shall be jointly and severally liable, as well to the company as to the individual shareholders and creditors thereof, and, in the case of a life company, to the participating policyholders, for all the debts of the company then existing, and for all thereafter contracted during their continuance in office respectively:

"Provided that if any director present when such dividend is declared does forthwith, or if any director then absent does, within fourteen days after he becomes aware of such dividend being declared, publish a protest in at least three issues of any newspaper published at the place in which the head office or chief place of business of the company is situated, or if there is no newspaper there published, in at least three issues of the newspaper published nearest thereto, such director may thereby, and not otherwise, exonerate himself from the liability aforesaid.

"140. If any loan is made by the company to any director or officer of the company in violation of the provisions of this Act, all directors and other officers of the company who make the same or assent thereto shall be jointly and severally liable to the company for the amount of such loan, and also to third persons to the extent of such loan, with lawful interest for all debts of the company contracted from the time of the making of such loan to that of the repayment thereof.

"141. The directors of the company shall be jointly and severally liable to the clerks and servants thereof for all debts, not exceeding six months' wages, due for services performed for the company whilst they are such directors respectively:

" Provided that no director shall be liable to an action therefor, unless the company is sued therefor within one year after the debt became due, nor unless



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or more, stating the number of shares, and is indebted to the company in the sum of money to which the calls in arrear amount, in respect of one call or more, upon one share or more, stating the number of calls and the amount of each call, whereby an action has accrued to the company under this Act.

"145. Service of any process or notice upon the company may be made by leaving a copy thereof at the head office or chief place of business of the company, with any adult person in charge thereof, or elsewhere with the president or secretary of the company.

"(2) If the company has no known office or chief place of business, and has no known president or secretary, the court may order such publication as it deems requisite to be made in the premises for at least one month, and in at least one newspaper, and such publication shall be deemed to be due service upon the company.

such director is sued therefor within one year from the time when he ceased to be such director, nor unless an execution against the company at the suit of such clerk or servant is returned unsatisfied in whole or in part.

"(2) The amount unsatisfied on such execution shall be the amount recoverable with costs from the directors.

"USE OF FUNDS.

"142. The company shall not loan any of its funds to any director or officer thereof, except that a life insurance company may lend to any director or officer thereof on the security of the company's own policies.

"PROCEDURE.

"143. The company may enforce payment of all calls and interest thereon, by action in any court of competent jurisdiction.

"144. In such action it shall not be necessary to set forth the special matter, but it shall be sufficient to declare that the defendant is a holder of one share

"146. Any description of action may be prosecuted and maintained between the company and any shareholder thereof.

"147. The company shall be subject to the provisions of any general Act for the winding-up of joint stock companies.

"EVIDENCE.

"148. A copy of any by-law of the company, under its seal, and purporting to be signed by any officer of the company, shall be received as *prima facie* evidence of such by-law in all courts of Alberta.

"149. All books required by this Act to be kept by the secretary or by any other officer of the company charged with that duty shall, in any suit or proceeding, be, as against the company or against any shareholder, *prima facie* evidence of all facts purporting to be therein stated.

"150. In any action by any company to enforce payment of any call or interest thereon a certificate under the seal of the company and purporting to be signed by any officer of the company to the effect that the defendant is a shareholder, that the call or calls have been made, to enforce payment of which or of any interest thereon such action has been brought, and that so much is due by him and unpaid thereon, shall be received in all courts as *prima facie* evidence.

"COSTS OF INCORPORATION.

"151. The entire cost of procuring the incorporation and subscription for stock shall be charged directly to the account of the shareholders and the amount thereof fixed by percentage on the capital stock or fixed in bulk and shown on the face of the form of the stock subscription contract, and shall not form a charge upon or be paid out of the paid-up capital nor from the insurance funds, nor be in any way chargeable directly or indirectly against the policyholders.

"INVESTMENTS.

"152. The surplus insurance funds and the reserve fund of a provincial insurance company shall be loaned or invested in the name of the company—



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- “(a) In any securities in which, under *The Trustee Ordinance*, trustees may invest trust funds;
- “(b) In first mortgages on improved farm lands in Canada up to sixty per cent of their cash value, provided that the total amount so invested shall not exceed twenty per cent of the total amount of funds invested by the company;
- “(c) In debentures of any municipal or school corporation in Canada;
- “(d) Subject to the approval of the Lieutenant Governor in Council, in terminating debentures of incorporated companies which have, in the Dominion of Canada, for the last preceding five consecutive years, been actually supplying gas, water, heat, light, power or electricity to the public or to any municipal corporation; or of steam, electric or street railway or telegraph or telephone companies in actual operation in Canada, but loans upon the security of or the investment in debentures of any of the companies mentioned in this clause shall not in the aggregate exceed one-fifth of the paid-up capital of the company;
- “(e) Subject to the approval of the Lieutenant Governor in Council, any debentures, stocks, bonds or other securities—
- “(1) Of the Government of the United States of America when the company undertakes insurance therein, or of any State thereof, or of any other country if the company undertakes insurance in such State or country, or of any city in any such State or country; or
- “(2) Guaranteed by any such Government as aforesaid; and
- “(f) In the case of a life company, in life or endowment policies or contracts issued by the company or by any other life company licensed to transact business in Canada.

“(2) Any uninvested money shall be kept on deposit in the name of the company in a post office savings bank or in a chartered bank of Canada.

“153. Any insurance corporation incorporated or registered under this Act may hold absolutely for its own use and benefit such real estate as is necessary for the transaction of its business, and when so authorized by the Lieutenant Governor in Council, may require or construct a building larger than is required for the transaction of its business, and may lease any part of such building not so required and may hold such real estate as is acquired by it by foreclosure or in satisfaction of a debt, and may sell, mortgage, lease or otherwise dispose of the same; but the corporation shall sell any such last-mentioned real estate within seven years after it has been so acquired, otherwise it shall be forfeited to His Majesty for the use of Alberta.

## “ INVESTMENTS—ANNUAL REPORT.

“154. In his annual report prepared for the Treasurer under the provisions of section 53 of this Act, the superintendent shall allow as assets only such of the investments of the several companies as are authorized by this Act, or by their Acts of incorporation, or by the general Acts applicable to such investments.

“(2) In his said report the superintendent shall make all necessary corrections in the annual statements made by the companies as herein provided and shall be at liberty to allow or disallow any asset other than an investment authorized by law to increase or diminish the liabilities of such companies to the true and correct amounts thereof as ascertained by him in the examination of their affairs at the head office thereof in Canada, or otherwise.

“(3) The superintendent may request any provincial company to dispose of and realize any of its investments acquired after the passing of this Act and not authorized by this Act, and the company shall within sixty days after receiving such request absolutely dispose of and realize the said investments, and if the amount realized therefrom falls below the amount paid by the company for the said investments, the directors of the company shall be jointly and sev-



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erally liable for the payment to the Company of the amount of the deficiency; provided that if any director present when any such investment is authorized does forthwith, or if any director then absent does, within eight days after he becomes aware of such investment, give notice of his protest by registered letter to the superintendent, such director may thereby, and not otherwise, exonerate himself from such liability.

“(4) An appeal shall lie in a summary manner from the ruling of the superintendent as to the admissibility of any asset not allowed by him, or as to any item or amount so added to liabilities, or as to any correction or alteration made in any statement, or as to any other matter arising in the carrying out of the provisions of this Act, to the Lieutenant Governor in Council, who shall have power to make all necessary rules for the conduct of appeals under this section.

“(5) For the purpose of such appeal the superintendent shall at the request of the company interested give a certificate in writing setting forth the ruling appealed from and the reasons therefor, which ruling shall, however, be binding upon the company unless the company shall within fifteen days after notice of such ruling serve upon the superintendent notice of its intention to appeal therefrom, setting forth the grounds of appeal, and within fifteen days thereafter file its appeal with the Lieutenant Governor in Council and with due diligence prosecute the same, in which case action on such ruling shall be suspended until the Lieutenant Governor in Council has rendered judgment thereon.

“REDUCTION AND SUBSEQUENT INCREASE OF CAPITAL.

“155. The directors of any provincial company may, subject to the proviso hereinafter contained, in the event of its paid-up capital being impaired, at any time and from time to time after being duly authorized and empowered by a resolution approved by the votes of shareholders representing at least two-thirds of all the subscribed stock of the company at a special general meeting duly called for considering such resolution, pass a by-law for writing off the said paid-up capital any amount which they have been so authorized and empowered by the shareholders as aforesaid to write off such paid-up capital, but no part of its assets shall be distributed to its shareholders; provided, however, that the paid-up capital shall not be reduced—

“(a) Below the minimum amount fixed by the company's Act of incorporation as necessary to be paid up before the company can commence business; or

“(b) Below the amount required by section 7 for the classes of insurance which the company undertakes.

“(2) The capital of a company shall be deemed to be impaired when its assets, exclusive of an amount equal to its paid-up capital are less than its liabilities calculated according to the requirements of this Act.

“(3) Such by-law shall declare the par value of the shares of the stock so reduced and the capital stock of the company shall be reduced by the amount of the reduction in the paid-up portion thereof.

“(4) The liability of the shareholders shall remain the same as if no reduction had been made in the paid-up capital stock of the company.

“AMALGAMATION AND TRANSFER.

“156. Any company incorporated by the Legislature may amalgamate its property and business with those of any other such company, or may transfer all or any portion of its contracts of insurance to or reinsure the same in any other such company, or any other company and may transfer its property and business or any part thereof to any other such company, or any other company, and such companies are hereby authorized to enter into all contracts and agreements necessary to amalgamation, transfer or reinsurance upon compliance with the conditions hereinafter set forth.



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"(2) Any such company may reinsure the contracts of insurance or any portion thereof of any other such company or any other company, or may purchase and take over the business and property or any portion thereof of any other such company or of any other company.

"(3) When an agreement for such amalgamation, transfer, reinsurance or purchase has been entered into by any such company, such company shall apply by petition to the Treasurer to sanction and confirm the same.

"(4) Notice of such company's intention to apply for sanction and confirmation of such amalgamation, transfer, reinsurance or purchase shall be given in The Alberta Gazette at least thirty days before the application is made.

"(5) When such application is made, the companies which are parties to the agreement shall file with the Treasurer the following documents:

"(a) Certified copies of the statements of the assets and liabilities of the companies concerned in such amalgamation, transfer, reinsurance or purchase;

"(b) A statement of the nature and terms of the amalgamation, transfer, reinsurance or purchase;

"(c) A certified copy of the agreement under which such amalgamation, transfer, reinsurance or purchase is effected;

"(d) Certified copies of the actuarial or other reports upon which such agreement is founded;

"(e) A declaration under the hands of the president and manager of each company that to the best of their knowledge and belief every payment made or to be made to any person whomsoever on account of the said amalgamation, transfer, reinsurance or purchase is therein fully set forth and that no other payments beyond those set forth have been made or are to be made either in money, contracts of insurance, bonds, valuable securities or other property, by or with the knowledge of any of the parties to the amalgamation, transfer, reinsurance or purchase.

"(6) No such company shall amalgamate with another company, transfer its business to, reinsure its business in or purchase and take over the business and property, or any part thereof, of another company unless such amalgamation transfer, reinsurance or purchase is sanctioned by the Treasurer in accordance with the provisions of this Act.

"157. Any provincial company may by by-law, passed and approved of by the votes of the shareholders, representing at least two-thirds in value of the subscribed capital of the company, present or represented at a special general meeting duly called for considering the by-law—

"(a) Change the head office of such company from any place in the province to any other place in the province;

"(b) Change the date for holding its annual general meeting."

## SCHEDULE D.

## HAIL INSURANCE CONDITIONS.

(Section 109.)

1. If any person insures his crop and causes the same to be described as to location and acreage otherwise than as it really is, to the prejudice of the company or misrepresents or omits to communicate any circumstance which is material to be made known to the company in order to enable it to judge of the risk it undertakes, such insurance shall be of no force with respect to the item of the application in regard to which there has been such misdescription, misrepresentation or omission.

2. A policy sent or delivered to the insured upon an application in writing shall be deemed to be intended to be in accordance therewith, unless the company forthwith gives notice to the insured in writing of the particulars wherein



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such policy and application differ. A policy issued on a verbal application or verbal instructions shall be deemed to be in accordance therewith unless the insured notifies the company in writing, before any loss is incurred under the policy, of the particulars wherein the said policy and application or instructions differ.

3. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by or on behalf of the company at its head office or general agency from which the policy was issued.

4. Any authorized officer or general agent of the company who, on behalf of the company, enters into a written agreement relating to any matter connected with an insurance shall be deemed *prima facie* to be the agent of the company for the purpose.

5. The company shall not be liable for the losses following, that is to say:

- (a) Loss from hail on any part of the acreage insured which is found to be less than five per cent of the amount of insurance per acre, and in no case for any loss less than ten dollars, except where the acreage insured is forty acres or less;
- (b) Loss occasioned to the crops insured by causes other than hail, and where other causes than hail have contributed to the damage the company shall be liable only for so much of the loss as is directly attributable to hail;
- (c) Loss from hail to any portion of the insured crop which has been so injured by causes other than hail, or by being over-ripe, that such portion would not yield profit over and above the actual cost of cutting, threshing and marketing;
- (d) Loss arising from the neglect of the assured to cut, after it has been damaged by hail, any portion of the insured crop which is fully matured.

6. In the event of damage to the crops insured, the assured or his agent shall notify the company of the loss by registered letter mailed within three days of the occurrence of such damage and addressed to the company at its head office or general agency from which the policy was issued, stating the number of the policy, the day and hour of the storm and the estimated damage to each plot or item of the crop insured: provided that such notification may be delivered at such head office or general agency by the assured or his agent within such specified time.

7. A person claiming under a policy shall within thirty days after the occurrence of the loss, unless such time is extended in writing by the company, furnish a statutory declaration, hereinafter called proof of loss, setting forth the date and number of the policy, a description of the land upon which the grain was damaged, the date of the damage and the estimated percentage of damage sustained by each portion of the crop insured. If the insured fails to furnish proof of loss he shall forfeit any claim under the policy. No denial of liability or other act on the part of the company, save as hereunder mentioned shall be deemed to waive or dispense with proof of loss:

Provided that if the company within the said thirty days has adjusted the loss acceptably to the claimant and such adjustment has been duly signed by him, or if the amount of the loss has been determined by appraisal as hereinafter provided, the company shall be deemed to have waived proof of loss, unless the same is requested by the company in writing.

8. Any fraud or false statement in a statutory declaration in relation to any of the above particulars shall vitiate the claim of the person making the declaration.

9. Subject to condition 10, proof of loss must be made by the assured, although the loss is payable to a third person.



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10. Proof of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for, or in the like case or if the assured refuses to do so, by a person to whom any part of the insurance money is payable.

11. In the case of partial damage by hail the company shall pay the same percentage of the amount insured per acre as the portion of the crop destroyed or damaged bears to what would have been the amount of the whole crop had no damage by hail occurred, no account to be taken of the cost of cutting or threshing the portion not destroyed or damaged. On the remaining portion of the insured crop the residue of the insurance shall remain in force.

12. If the assured in his notice of loss calls for an adjustment and it is found that the company is not liable for any loss according to the conditions of his policy, the assured shall pay the expenses incurred in the investigation of his claim.

13. If any portion of the crops insured herein is injured from causes other than hail, the assured may obtain a rebate of a *pro rata* proportion of the premium paid for the insurance on such portion, calculated as from the first day of June to the fifteenth day of September, inclusive, provided notice of intention to plough under such crop is mailed by the assured to the company at its head office or general agency in the province, by registered letter accompanied by his policy not later than the twentieth day of July, specifying the acreage of the insured crop to be ploughed down, which shall be done not later than the tenth day of August next following the date thereof.

A statement of crop acreage so ploughed under shall be furnished the company by the assured not later than the twentieth day of August in the current year, on such form as may be required by the company. The insurance on the portion specified to be ploughed under shall terminate at 12 o'clock noon, standard time, of the day on which the first notice was mailed to the company.

No rebate shall be granted if the assured fails to observe the foregoing conditions, nor shall any rebate of premium be granted upon any portion of the crop that may be harvested.

14. In the event of a disagreement as to the percentage of damage by hail to any of the crop insured, whether the right to recover on the policy is disputed or not, such percentage shall, when so required by either party, be ascertained by an appraisal which shall be conducted as follows:

(1) The party desiring appraisal shall deliver or cause to be delivered by mail or otherwise to the other party a notice in writing requiring an appraisal to be made and appointing a competent and disinterested appraiser who is a taxpayer in the province, who shall act either alone or with an appraiser chosen by the other party to estimate the percentage of the damage.

(2) Not later than three days after receipt of such notice the other party shall, if he disagrees, appoint an appraiser to represent him and, within the said period, shall notify the first party of such appointment by notice in writing so delivered as aforesaid.

(3) In the latter case the appraisers shall together estimate the percentage of damage, and failing to agree shall submit their differences to an umpire, and the award in writing of any two shall determine the percentage of such damage. Such umpire shall be chosen by the appraisers, or in case they cannot agree, then on the application of either appraisers, by a judge of the District Court of the judicial district within which the crop acreage insured lies.

(4) If one appraiser has been chosen, both parties shall share equally his expenses, if two, each party shall pay the expense of the appraiser chosen by him; both parties shall bear equally the expense of the umpire if an umpire is required.



(5) Should either party after receipt of written notice from the other, neglect or refuse to choose an appraiser within the time above specified, the percentage of damage shall be estimated and determined by the appraiser chosen by the party giving notice.

(6) The actual appraisal of such damage shall be commenced within two days after both appraisers have been chosen, or after the expiration of the time herein allowed for such choice.

15. The loss shall be payable within sixty days after completion of proof of loss, unless a shorter period is provided for by the contract of insurance.

16. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy shall be absolutely barred, unless commenced within twelve months after the loss or damage occurs.

17. If the crops insured or the interest of the assured in such crop is assigned without the written permission of the head office or general agency of the company from which the policy was issued, such assignment shall not be binding on the company; but this condition does not apply to change of title by succession or by operation of the law, or by reason of death.

#### SCHEDULE E.

(Section 114.)

#### MODEL BILL for incorporation of Insurance Company.

An Act to incorporate the (*state name of the company*).

Whereas the persons hereinafter named have by their petition prayed that it be enacted as hereinafter set forth, and it is expedient to grant the prayer of the said petition;

Therefore His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. (*Insert names of not less than five persons of the full age of twenty-one years applying for incorporation*), together with such persons as become shareholders in the company, are incorporated under the name of (*state name of company*), hereinafter called "the company."

2. The persons named in section 1 of this Act (*or as the case may be*) shall be the provisional directors of the company (*the name, address and addition of each director must be given*).

3. The capital stock of the company shall be.....dollars, which may be increased to.....dollars.

4. The amount to be subscribed before the general meeting for the election of directors is called shall be ..... dollars.

5. The company shall not commence business until the amount of the capital stock required by section 7 of *The Alberta Insurance Act* has been subscribed and paid.

6. The head office of the company shall be in the..... of.....in the Province of Alberta.

7. The company may make contracts of insurance (*state particulars of the kinds of insurance intended to be carried on*).

8. Sections 55 to 60, both inclusive, of *The Companies Ordinance* and all amendments and alterations thereof shall be and the same are hereby incorporated with and shall be deemed a part of this Act and shall apply to the said company, excepting so far as the same may be inconsistent with the express enactments hereof, and the expression "this Act," when used herein, shall be understood to include the sections of the said *The Companies Ordinance* as aforesaid.

9. *The Alberta Insurance Act* and amendments thereto shall apply to the company.



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(7) An Act to incorporate The Home Assurance Company of Canada. (*Assented to April 13, 1918.*)

This Act incorporates the company with power to transact fire, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage, hail, accident (including vehicle and public liability), automobile, sickness, guarantee, plate glass, burglary, theft, steam boiler, and live stock insurance. The amounts to be paid upon the company's capital before the various classes of business are commenced are those prescribed by section 7 of the Alberta Insurance Act. The head office to be in the City of Edmonton.

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3.—BRITISH COLUMBIA LEGISLATION.

(1) An Act to amend the "British Columbia Fire Insurance Act." (*Assented to April 23, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1918."

2. Section 40 of the "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," is hereby repealed, and the following is substituted therefor:—

"40. (1) The Chief of the fire department of every municipality in which a fire department exists, and the Mayor, Reeve, or clerk of every municipality in which no fire department exists, shall promptly investigate the cause and circumstances of every fire in the municipality whereby property is destroyed or damaged, as soon as possible after its occurrence, and shall at the end of each calendar month furnish to the Superintendent a report in the form provided by him of every fire investigated during that month.

"(2). The Superintendent shall for the purposes of this Act divide the remainder of the Province into districts called "insurance districts," which he may from time to time alter as may appear necessary, and shall appoint a proper person for each such district to investigate fires therein and report in manner required by subsection (1).

"(3). There shall be paid out of the Consolidated Revenue Fund, on the certificate of the Superintendent, to the person making the investigation and report the sum of one dollar for each fire reported, and in addition the necessary expense of obtaining any requisite information.

"(4). It shall be the duty of every person who owns, occupies, resides on, or is employed in or about any premises where a fire occurs to furnish voluntarily at the request of the person making the investigation, such information as he has relating to the fire or the property to which it occurred."

3. Said chapter 113 is hereby amended by inserting therein after section 40 the following sections:—

"40A. Every fire insurance company shall furnish to the Superintendent at the end of each calendar month a report in the form provided by him of every fire occurring in the Province during that month in which it is interested as insurer: Provided that in the case of a company not licensed under this Act a report shall be made by its adjuster and by the person insured.

"40B. (1). In the case of a fire of suspicious origin, a preliminary report shall be made forthwith to the Superintendent by the person and company respectively required to report under the last two preceding sections, stating the names of the owner and occupant of the property burned, its situation, use, and occupancy, the date of the fire, and such facts and circumstances as tend to establish the cause or origin of the fire.



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"(2). Upon receipt of a preliminary report, or in any case where he deems it advisable, the Superintendent may institute or cause to be instituted an inquiry into the cause or origin of the fire, and may direct any Police or Stipendiary Magistrate or Justice of the Peace having jurisdiction in the place where the fire occurred or any competent person to hold such inquiry.

"(3). For the purpose of any inquiry held pursuant to the provisions of this section, the Superintendent and every person directed by him to hold an inquiry under subsection (2) shall have and may exercise respectively the like powers in all respects as are conferred by the 'Public Inquiries Act' on commissioners appointed under that Act.

"(4). An inquiry may be private, and persons other than those required to be present by the provisions of this Act and the counsel (if any) may be excluded from the place where the inquiry is held, and witnesses may be kept separate and apart from each other and not allowed to communicate with each other until they have been examined.

"(5). The person directed by the Superintendent to hold an inquiry shall without delay, upon completion of the inquiry, send to him a report of the inquiry, stating in particular the opinion of the person by whom the inquiry is held as to the cause and origin of the fire and whether it was due to incendiarism, and shall transmit therewith the evidence taken by him at the inquiry.

"(6). If in any case there is evidence sufficient to charge any person with the crime of arson, or an attempt to commit arson, the Superintendent shall at once report to the Attorney-General, and furnish him with such evidence as he possesses, together with the names of witnesses and all information obtained.

"(7). For the purposes of an inquiry the Superintendent or any person directed by him to hold the inquiry shall be entitled to command the services of such municipal or provincial police officers or constables as may be required, and there shall be on the staff of the provincial police an officer or constable especially detailed to investigate fires, hold inquiries into fires, and perform such other duties under this Act as he may be instructed by the Superintendent or the Attorney-General.

"(8). The tariff of fees payable to Justices of the Peace and to witnesses under the provisions of the 'Summary Convictions Act' shall, *mutatis mutandis*, apply to every inquiry under this section, except that where the person holding the inquiry is the Superintendent, or is a Police or Stipendiary Magistrate in receipt of a salary or other remuneration from the Province or from a municipality, no fees shall be payable to him. Subject to the approval of the Superintendent as to the amount, all fees and all necessary expenses incurred in connection with any inquiry under this section shall be paid out of the Consolidated Revenue Fund.

"(9). Where any sum becomes payable under a policy of insurance by reason of a fire to which this section applies, the Superintendent may, pending an inquiry under this section, permit payment thereof to be withheld for a period not exceeding ninety days from the occurrence of the fire, notwithstanding any condition in the policy or any statutory provision to the contrary.

"40c. The Superintendent and every person or company required to report or directed to hold an inquiry in respect of any fire under the provisions of this Act may at all times, by day or night, in the performance of such duty, enter upon and examine any building or premises where any fire has occurred and other buildings and premises adjoining or near the same.

"40d. (1). The chief of the fire department of every municipality where a fire department exists, the Mayor, Reeve, or clerk of any municipality where no fire department exists, and the person appointed by the Superintendent for any insurance district, upon complaint of any person having an interest in any building or property adjacent, or without any complaint, shall have the right at all reasonable hours, for the purposes of examination, to enter into and upon all



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buildings and premises within the municipality or insurance district, as the case may be, and if he finds in any building or upon any premises combustible material, or conditions in which a fire may easily occur, and thereby endanger the building or premises or any adjacent building or premises, he may order such combustible material to be removed or such conditions remedied; and every such order shall be forthwith complied with by the occupant of such building or premises, or by the owner in case the building or premises are unoccupied: Provided, however, that if the said occupant or owner shall deem himself aggrieved by any such order, he may within forth-eight hours appeal therefrom to the Superintendent, who may confirm or revoke the order, or investigate or cause to be investigated the matter of the complaint, and make such order thereon as he may deem just, and there shall be no appeal from the Superintendent in any such case.

"(2). Any owner or occupant of any building or premises who neglects or fails to comply with any order made or confirmed under this section shall be liable, on summary conviction, to a fine of not less than ten dollars nor more than one hundred dollars for each day during which such neglect or failure continue.

"40E. The Superintendent shall keep in his office a statistical record of all fires reported to him or the subject of inquiry under this Act, and such record and all documents relating thereto shall be open to public inspection."

4. Section 6 of the "British Columbia Fire Insurance Act Amendment Act, 1913," being chapter 32 of the Statutes of 1913, is hereby repealed.

(2). An Act to amend the "Life Insurance Policies Act". (*Assented to April 23, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Life Insurance Policies Act Amendment Act, 1918."

2. Section 16 of the "Life Insurance Policies Act," being chapter 115 of the "Revised Statutes of British Columbia, 1911," is hereby amended by inserting after the word "paid," in the third line of subsection (1) of said section the words "to the guardian of such infants within the meaning of the "Equal Guardianship of Infants Act,' or."

#### 4.—MANITOBA LEGISLATION.

An Act to amend "The Life Insurance Act." (*Assented to March 6, 1918.*)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. "The Life Insurance Act," being chapter 99 of the Revised Statutes of Manitoba, 1913, is hereby amended by adding thereto immediately after section 15 the following section:

15A. "The *bona fide* payment of any insurance money to, and the receipt thereof by any person, who according to the policy or according to an instrument in writing attached to or endorsed on the policy or indentifying same by its number or otherwise, appears to be entitled to the insurance moneys without actual notice on the part of the company paying the money that the assured has revoked the benefit or declaration or appropriation previously made, or re-apportioned the insurance money or altered or revoked the benefits previously made or added or substituted new beneficiaries or diverted the insurance money wholly or in part to himself or his estate, shall effectually discharge the company paying the same."

2. This Act shall come into force on the day it is assented to.



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## 5.—NOVA SCOTIA LEGISLATION.

(1) Section 15 of "An Act to amend the Statute Law."

15. Subsection (7) of section 12 of chapter 15 of the Acts of 1903 is repealed and the following subsection substituted therefor:—

"(7). If one, or more, or all the designated or ascertained preferred beneficiaries, whether an appointment has been made or not, die in the lifetime of the assured, the assured may, by an instrument in writing attached to or endorsed on or referring to and identifying the policy of insurance by number or otherwise, declare that the share or shares of the person or persons so dying shall be for the benefit of the assured or his estate or any person or persons named or ascertained by him in that behalf, whether or not the person or persons so named or ascertained belong to the preferred class of beneficiaries; and in default of any such declaration the share or shares of the person or persons so dying shall be for the benefit of the survivors (in equal shares) of the said designated or ascertained preferred beneficiaries; or if there is no such survivor the insurance shall be for the benefit, in equal shares, of the children of the assured, and if no surviving children of the assured then the insurance shall form part of the estate of the assured."

16. Section 25 of chapter 15 of the Acts of 1903, entitled "An Act respecting Life and Accident Assurance," as enacted by chapter 28 of the Acts of 1915, is repealed and the following substituted therefor:—

25. (1). The fee payable to the Provincial Secretary for the issuing of a certificate of authority to a resident of the Province shall be one dollar where the certificate is issued on or after the first day of October in any year and before the first day of the following month of April, and shall be fifty cents where the certificate is issued on or after the first day of April and before the first day of the following month of October.

17. Sections 31 and 32 of said chapter 15 as enacted by said chapter 28 are repealed and the following substituted therefor:—

31. The penalties prescribed for the violation of any of the provisions of this Act may be recovered or enforced with costs either under the Nova Scotia Summary Convictions Act, chapter 161 of the Revised Statutes of Nova Scotia, 1900, as now or from time to time hereafter amended, or by civil action or proceeding by and in the name of the Provincial Secretary or of a private prosecutor or plaintiff in any court having jurisdiction in cases of simple contract to the amount of the penalty.

32. Any penalty prescribed for the violation of any of the provisions of this Act shall, when recovered, be appropriated as follows:—

- (a) Where the proceedings are instituted by or on behalf of the Provincial Secretary the penalty shall belong to the Crown.
- (b) Where the proceedings are instituted by or on behalf of a private prosecutor or plaintiff the penalty shall belong to him.

(2). An Act to amend the *Supplementary Revenue Act, 1912*, as amended.

Be it enacted by the Governor, Council, and Assembly, as follows:—

1. Clause 2 of section 2 of the *Supplementary Revenue Act, 1912*, is amended by inserting between the word "accident" and the word "plate" in the said clause the word "sickness."

2. Sub-section 1 of section 5 of the *Supplementary Revenue Act, 1912*, as said subsection is enacted by section 3 of chapter 60 of the Acts of 1914, is repealed and the following substituted therefor:—

5. (1) Every Life Insurance Company shall pay a tax of one and three-quarters per cent calculated on the gross premiums received by the company in respect of business transacted in Nova Scotia, and every other insurance company shall pay a tax of one per cent, calculated on the gross premiums



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received by the company in respect of business transacted in Nova Scotia ; provided, however, that if such tax in the case of any Life Insurance Company or in the case of any other Insurance Company would amount to a sum less than fifty dollars, a minimum tax of fifty dollars shall be paid.

(3) An Act respecting Insurance Companies.

Be it enacted by the Governor, Council and Assembly as follows:—

1. In this Act, unless the context otherwise requires,

(a) the expression " Insurance Act " means chapter 29 of the Acts passed by the parliament of Canada at the session thereof held in the seventh and eighth years of His Majesty's reign, entitled "An Act Respecting Insurance," and includes any amendment thereof that may from time to time be made;

(b) the expression " Insurance Company " means and includes any Company which has been or may hereafter be incorporated by or under an Act of the Legislature of the Province of Nova Scotia or of any other Province of Canada and to which the Insurance Act authorizes or permits the granting of a license thereunder on complying with the provisions thereof in that behalf, and any person, underwriter, partnership, society, association, or syndicate to whom the Insurance Act authorizes or permits the granting of a license thereunder on complying with the provisions thereof in that behalf.

(c) the expression " business of Insurance " means business of insurance within the meaning of the Insurance Act.

2. (1) No insurance company shall do or carry on in Nova Scotia any part of its business of insurance unless and until it is thereunto licensed under the Insurance Act.

(2) If any insurance company violates the provisions of this section such insurance company shall be liable to a penalty of Ten Dollars for every day on which it does or carries on any part of its business of insurance in violation of the said provisions.

3. (1) The Registrar of Joint Stock Companies may refuse to issue a certificate of registration under the Domestic Dominion and Foreign Corporations Act, 1912, to a corporation that is an insurance company and proposes to do or carry on in Nova Scotia any part of its business of insurance, but is not thereunto licensed under the Insurance Act.

(2) The Registrar of Joint Stock Companies may revoke a certificate of registration issued under the Domestic Dominion and Foreign Corporations Act, 1912, to a corporation that is an insurance company and does or carries on in Nova Scotia any part of its business of Insurance, but is not thereunto licensed under the Insurance Act.

4. (1) No person shall within Nova Scotia on behalf of or as agent for an insurance company that is not licensed under the Insurance Act, solicit or accept any insurance risk or issue or deliver any interim receipt or policy of insurance or grant in consideration of any premium or payment any annuity on a life or lives or collect or receive any premium for insurance or carry on any business of insurance or inspect any risk or adjust any loss or prosecute or maintain any suit, action, or proceeding or receive directly or indirectly any remuneration for doing any of the aforesaid acts.

(2) If any person violates any of the provisions of this section he shall for a first offence be liable to a penalty of not more than fifty dollars or less than twenty dollars and in default of payment to imprisonment with or without hard labour for a term of not more than three months or less than one month, and for a second or any subsequent offence to a penalty of not more than one hundred dollars or less than fifty dollars and in addition thereto to imprisonment with hard labour for a period of not more than six months or less than three months.



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(3) Nothing in this section contained shall be deemed to prohibit or affect or to impose any penalty for doing any of the acts in this section described—

- (a) by or on behalf of any society or association of persons thereunto specially authorized by the Minister of Finance of Canada or the Treasury Board of Canada;
- (b) in respect of any policy or risk of life insurance issued or undertaken on or before the thirtieth day of March, one thousand eight hundred and seventy-eight by or on behalf of any Insurance company which has not since the last-mentioned date received a license from the Minister of Finance of Canada;
- (c) in respect of any policy of life insurance issued by an insurance company that is not licensed under the Insurance Act to a person not resident in Canada at the time of the issue of such policy;
- (d) solely in respect of marine insurance;
- (e) in respect of any contract entered into or any certificate of membership or policy of insurance issued before the twentieth day of July, one thousand eight hundred and eighty-five by any assessment life insurance company.

5. The penalties and imprisonment prescribed for the violation of any of the provisions of this Act shall be recovered or enforced under the Nova Scotia Summary Convictions Act, chapter 161 of the Revised Statutes of Nova Scotia, 1900, as now or from time to time hereafter amended, provided, however, that where any pecuniary penalty either with or without imprisonment is prescribed for the violation of any of the provisions of this Act, such pecuniary penalty may in lieu of being recovered as aforesaid be recovered with costs by civil action or proceeding at the suit of the Crown only or of a private prosecutor or plaintiff in any court having jurisdiction in cases of simple contract to the amount of the penalty. Any proceeding for the violation of any of the provisions of this Act shall be instituted within one year after such violation occurred.

6. Any pecuniary penalty prescribed for the violation of any of the provisions of this Act shall when recovered be appropriated as follows:—

- (a) Where the proceedings are instituted by or on behalf of the Crown the penalty shall belong to the Crown;
- (b) Where the proceedings are instituted by or on behalf of a private prosecutor or plaintiff one-half of the penalty shall belong to the Crown and the other half to the private prosecutor or plaintiff.

7. Chapter 7 of the Acts passed by the Legislature of Nova Scotia in the year A.D. 1914 entitled "An Act respecting Insurance Companies" is repealed.

8. This Act shall come into force on, from and after and not before the first day of January in the year of our Lord one thousand nine hundred and nineteen.

#### 6.—ONTARIO LEGISLATION.

Extract from "The Statute Law Amendment Act, 1918," chapter 20, 1918. (*Assented to March 26, 1918.*)

32. Section 78E of The Ontario Insurance Act as enacted by section 2 of The Ontario Insurance Amendment Act, 1916, is amended by striking out "78c" where it appears in the fourth line thereof, and substituting "78d" therefor.

33. Subsection 11 of section 99A of The Ontario Insurance Act as enacted by section 5 of The Ontario Insurance Amendment Act, 1914, is amended by adding at the end thereof the following words: "or to agents transacting the business of live stock insurance."



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34. Section 241 of The Ontario Insurance Act is amended by adding thereto the following:—

Provided that when the amount of insurance in force exceeds \$3,000,000, and the total assets of the company do not fall below 2 per cent of the total amount at risk, the superintendent may authorize the reduction of the fixed payment to one-eighth of one per cent of the sum insured.

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7.—QUEBEC LEGISLATION.

The Acts of the Quebec Legislature assented to in the year 1918 were printed in Volume I of the department's report for the business of the year 1917.

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List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1917, as at April 1, 1919.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver (General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
The Acadia Fire Insurance Company.....	R. K. Elliot, Secretary, Halifax, N.S.....	80,000	77,215	Fire and Hail.
Ætna Insurance Company.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.	551,333	492,539	Fire, Automobile, Tornado and Sprinkler Leakage.
Ætna Life Insurance Company.....	T. H. Christmas, Chief Agent, Montreal..	5,855,015	5,122,349	Life.
Agricultural Insurance Company.....	W. J. Mills, Chief Agent, Vancouver.....	25,000	23,798	Fire, restricted to Province of British Columbia.
The Alberta-Saskatchewan Life Insurance Company.....	Arthur Davies, President, Edmonton.....	55,967	46,816	Life.
Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal....	612,767	473,775	Fire, Accident, Automobile, Guarantee, Hail and Sickness.
The Alliance Insurance Company of Philadelphia.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.	80,000	77,375	Fire.
Alliance Nationale.....	Chas. Duquette, Chief Agent, Montreal	250,000	250,000	Life, Disability and Sickness to the extent authorized by the Association's charter.
American Alliance Insurance Company.....	Wm. Robins, Chief Agent, Toronto.....	30,000	30,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia.
The American and Foreign Marine Insurance Company	Robert J. Dale, Chief Agent, Montreal....	26,000	26,000	Inland Transportation.
American Central Insurance Company.....	W. P. Fess, Chief Agent, Winnipeg.....	168,247	141,812	Fire, Tornado and Hail.
The American Insurance Company.....	A. L. Denison, Chief Agent, Winnipeg.....	73,000	58,948	Fire.
American Lloyds, Underwriters at.....	J. E. Clement, Chief Agent, Montreal....	76,900	70,219	Fire and Sprinkler Leakage.
American Surety Company of New York.....	William H. Hall, Chief Agent, Toronto.....	67,000	54,940	Guarantee.
Ancient Order of Foresters in the Dominion of Canada The, Subsidiary High Court, of the	Archie Martin, High Court Secretary, Toronto	127,346	111,596	Life and Sickness.
Antigonish Farmer's Mutual Fire Insurance Company	D. Chisholm, Secretary, Lower South River, N.S.....	1,200	1,140	Fire, restricted to Province of Nova Scotia.
Artisans, La Société des, Canadiens Français.....	Henri Roy, General Secretary-Treasurer, Montreal.	82,000	80,400	Life, Accident and Sickness to the extent authorized by the Society's Act of incorporation.
Atlas Assurance Company, Limited.....	Matthew C. Hinshaw, Chief Agent, Montreal	541,533	453,613	Fire.
Beaver Fire Insurance Company.....	André Gouzé, Managing Director, Winnipeg	65,353	53,730	Fire.
The Boiler Inspection and Insurance Company of Canada	H. N. Roberts, Vice-President, Toronto....	113,000	98,040	Steam Boiler.



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Boston Insurance Company.....	H. H. Motley, Chief Agent, Calgary.....	50,000	50,000	Fire.
British America Assurance Company.....	W. B. Meikle, President, Toronto.....	116,240	105,618	Fire, Automobile, Hail and Inland Transportation.
British Colonial Fire Insurance Company.....	Théodore Meunier, Managing Director, Montreal.....	65,000	55,870	Fire.
The British Crown Assurance Corporation, Limited .....	J. H. Riddell, Chief Agent, Toronto.....	264,638	249,584	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The British and Foreign Marine Insurance Company, Limited .....	Robert J. Dale, Chief Agent, Montreal.....	117,000	103,322	Sprinkler Leakage and Inland Transportation.
The British Northwestern Fire Insurance Company.....	F. K. Foster, Managing Director, Winnipeg .....	65,967	59,194	Fire.
British Traders' Insurance Company, Limited.....	C. R. Drayton, Chief Agent, Toronto .....	194,667	185,853	Fire, Hail and Automobile.
Caledonian Insurance Company.....	John G. Borthwick, Chief Agent, Montreal.....	497,246	439,125	Fire.
The California Insurance Company.....	A. W. Ross, Chief Agent, Vancouver.....	67,000	56,183	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Manager, Montreal.....	181,733	158,020	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee.
The Canada Life Assurance Company.....	H. C. Cox, President, Toronto .....	63,000	52,231	Life.
The Canada National Fire Insurance Company.....	W. T. Alexander, Managing Director, Winnipeg.....	55,000	52,691	Fire.
The Canadian Fire Insurance Company.....	R. T. Riley, Vice-President, Winnipeg.....	90,000	82,510	Fire and Automobile.
Canadian Lumbermen's Insurance Exchange.....	E. D. Hardy, Chief Agent, Ottawa.....	20,000	19,800	Fire Insurance among its members restricted to risks on property situated in the Provinces of Ontario and Quebec.
The Canadian Surety Company.....	Wm. H. Hall, General Manager, Toronto.....	177,756	158,912	Automobile, Burglary, Guarantee, Plate Glass and Insurance of Automobiles against fire.
The Capital Life Assurance Company of Canada.....	A. F. Corrigan, Managing Director, Ottawa.....	61,194	51,016	Life.
Car and General Insurance Corporation, Ltd.....	Arthur Barry, Chief Agent, Montreal.....	255,000	250,750	Fire, Accident, Automobile, Hail and Sickness.
The Casualty Company of Canada.....	A. L. Eastmure, President, Toronto.....	12,024	11,150	Plate Glass.
The Century Insurance Company, Limited.....	T. W. Greer, Chief Agent, Vancouver.....	168,930	150,193	Fire.
Chartered Trust and Executor Company.....	John J. Gibson, Managing Director, Toronto .....	81,177	68,239	Title Insurance as defined in Company's Act of Incorporation.
Citizens' Insurance Company of Missouri.....	C. H. Macaulay, Chief Agent, Vancouver.....	25,000	25,000	Fire, restricted to the Province of British Columbia.
Columbia Insurance Company.....	R. MacD. Paterson, Chief Agent, Montreal.....	77,487	72,373	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Commercial Union Assurance Company, Limited.....	James McGregor, Chief Agent, Montreal.....	1,401,333	1,185,905	Fire and Life.
The Commercial Union Fire Insurance Company of New York.....	A. W. Ross, Chief Agent, Vancouver.....	20,000	20,000	Fire, restricted to the Province of British Columbia.
Confederation Life Association.....	J. K. Macdonald, President, Toronto.....	85,367	70,895	Life.
The Connecticut Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	280,000	257,830	Fire and Hail.
Continental Casualty Company.....	A. S. Matthew, Chief Agent, Vancouver.....	25,000	25,000	Accident, Automobile and Sickness restricted to the Province of British Columbia.
The Continental Insurance Company.....	W. E. D. Baldwin, Chief Agent Montreal.....	484,300	423,935	Fire, Hail and Tornado.
The Continental Life Insurance Company.....	Geo. B. Woods, President, Toronto.....	63,000	51,946	Life.



List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Crown Life Insurance Company..... The Dominion Fire Insurance Company. The Dominion Gresham Guarantee and Casualty Company.	H. R. Stephenson, Asst. Manager, Toronto Robt. F. Massie, President, Toronto..... R. Welch, General Manager, Montreal.....	\$ 72,558 103,037 135,500	\$ 63,203 89,535 115,144	Life. Fire and Hail. Burglary, Accident, Sickness, Plate Glass, Automobile and Guarantee excluding the guaranteeing and becoming security for the due performance of any contract.
The Dominion Life Assurance Company..... The Dominion of Canada Guarantee and Accident Insurance Company. The Eagle Star and British Dominions Insurance Company, Limited.. The Employers' Liability Assurance Corporation, Limited	Thos. Hilliard, President, Waterloo, Ont. ... Charles A. Withers, Manager, Toronto..... J. H. Riddel, Chief Agent, Toronto..... C. W. I. Woodland, Chief Agent, Montreal	60,22 0 225,153 241,143 1,487,404	51,309 189,018 225,979 1,177,732	Life. Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass. Fire, Hail and Sprinkler Leakage.
Equitable Fire and Marine Insurance Company....	J. W. Tatley, Chief Agent, Montreal.....	130,073	111,322	Fire, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Steam Boiler and Automobile.
*The Equitable Life Assurance Society of the United States. The Excelsior Life Insurance Company The Excess Insurance Company, Limited..	Gerald F. Brophy, Chief Agent, Montreal C. Q. Parker, Secretary-Treasurer, Toronto. Anderson and Sheppard, Chief Agents, Moosejaw. Paul H. Boring, Chief Agent, Montreal.....	5,925,593 60,000 157,333 236,953	5,249,454 53,428 148,267 225,519	Life. Life. Hail. Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity and Casualty Company of New York. Fidelity-Phenix Fire, Insurance Company of New York.. Fire Association of Philadelphia. The Fire Insurance Company of Canada.. Fireman's Fund Insurance Company.....	W. E. D. Baldwin, Chief Agent, Montreal... R. G. Harvey Chief Agent, Vancouver... J. E. Cleument, Vice President, Montreal... G. Temple McMurrich, Chief Agent, Toronto	481,600 53,000 100,000 191,000	406,872 53,000 100,000 181,024	Fire, Hail and Tornado. Fire. Fire. Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident, burglary or theft.
Firemen's Insurance Company of Newark, N.J.....	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg.	127,647	109,285	Fire.

\*This Company has also \$328,000 vested in Canadian Trustees under the Insurance Act.



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The General Accident Assurance Company of Canada.....	T. H. Hall, General Manager, Toronto.....	236,899	217,274	Fire, Accident, Guarantee, Hail, Sickness and Steam Boiler.
General Accident Fire and Life Assurance Corporation Limited.	T. H. Hall, Chief Agent, Toronto.....	470,546	431,813	Fire, Hail and Automobile excluding insurance against loss by reason of bodily injury to the person.
The General Animals Insurance Company of Canada.....	R. A. Leduc, Manager, Montreal.....	34,000	30,800	LiveStock and Plate Glass.
Compagnie d'Assurances Generales contre l'Incendie.....	T. F. Dobbin, Chief Agent, Montreal.....	145,979	89,050	Fire.
Glens Falls Insurance Company.....	Wm. H. George, Chief Agent, Toronto.....	185,000	170,368	Fire, Hail, Tornado and Automobile.
The Globe and Rutgers Fire Insurance Company.....	J. W. Binnie, Chief Agent, Montreal.....	673,680	646,446	Fire, and Explosion (as limited by Company's Charter.)
The Globe Indemnity Company of Canada.....	John Emo, General Manager, Montreal.....	196,833	172,546	Fire, Accident, Sickness, Burglary Guarantee and Automobile.
Great American Insurance Company.....	Wm. Robins, Chief Agent, Toronto.....	598,007	520,709	Fire, Hail, Sprinkler Leakage, Tornado and Automobile excluding insurance against loss by reason of bodily injury to the person.
The Great-West Life Assurance Company.....	C. C. Ferguson, Manager, Winnipeg.....	62,250	51,270	Life.
The Gresham Life Assurance Society, Limited.....	Arch. R. Howell, Chief Agent, Montreal.....	241,000	222,700	Life.
The Guarantee Company of North America.....	Henry E. Rawlings, Managing Director, Montreal.	65,500	56,459	Guarantee.
Guardian Assurance Company, Limited, London, Eng.....	H. M. Lambert, Chief Agent, Montreal.....	1,194,023	1,078,799	Fire.
The Guardian Insurance Company of Canada.....	H. M. Lambert, Managing Director, Montreal.	237,087	190,930	Fire, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass.
The Guardian Life Insurance Company of America.....	C. R. G. Johnson, Chief Agent, Montreal.....	112,333	96,247	Life.
The Halifax Fire Insurance Company.....	E. S. Goudge, Secretary Treasurer, Halifax..	20,500	20,100	Fire, restricted to Province of Nova Scotia.
Hartford Fire Insurance Company.....	Peter A. McCallum, Chief Agent, Toronto..	1,392,407	1,223,333	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co....	H. N. Roberts, Chief Agent, Toronto.....	45,000	37,620	License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	1,783,733	1,619,564	Fire, Automobile, Explosion, Hail, Sprinkler Leakage and Tornado.
The Hudson Bay Insurance Company.....	Wm. Mackay, President, Montreal.....	65,976	55,120	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada.	E. Willans, Managing Director, Toronto.....	161,000	146,629	Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada.....	Jas. F. Weston, General Manager, Toronto...	245,694	225,537	Life.
Imperial Underwriters Corporation of Canada.....	Lyman Root, President, Toronto.....	99,727	76,528	Fire.
The Independent Order of Foresters.....	W. H. Hunter, President, Toronto.....	104,000	102,960	Life, Disability, and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.



List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
Insurance Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.	\$ 640,080	\$ 571,692	Fire, Inland Transportation, Explosion, and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania.....	Reed, Shaw and McNaught, Chief Agents, Toronto...	181,780	161,529	Fire and Tornado.
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	5,000	5,000	Guarantee, restricted to employees of Singer Sewing Machine Co.
Kings Mutual Fire Insurance Company.....	John N. Chute, Secretary, Berwick, N.S..	11,000	10,066	Fire, restricted to Province of Nova Scotia.
The Law Union and Rock Insurance Company, Limited ..	J. E. E. Dickson, Chief Agent, Montreal. .	454,381	382,028	Fire, Accident, Sickness, Burglary, and Plate Glass.
The Liverpool and London and Globe Insurance Company, Limited.	J. Gardner Thompson, Chief Agent, Montreal	1,626,517	1,349,570	Fire and Life.
The Liverpool-Manitoba Assurance Company .....	J. Gardner Thompson, Managing Director, Montreal.	56,000	46,550	Fire.
Lloyds Plate Glass Insurance Company of New York.....	Reed, Shaw and McNaught, Chief Agents, Toronto.	100,400	84,873	Plate Glass.
The London Assurance.....	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	383,323	329,258	Fire and Life.
London Guarantee and Accident Company, Ltd .....	Geo. Weir, Chief Agent, Toronto.....	997,646	831,181	Fire, Accident, Burglary, Guarantee, Hail, and Sickness.
The London and Lancashire Fire Insurance Company, Ltd ..	Alfred Wright, Chief Agent, Toronto ..	853,439	716,350	Fire and Automobile.
The London and Lancashire Guarantee and Accident Company of Canada.	Alexander MacLean, Manager, Toronto..	141,553	95,591	Guarantee, Accident, Sickness, Automobile, and Plate Glass.
*The London and Lancashire Life and General Assurance Association, Limited.	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.	461,000	439,436	Life.
The London Mutual Fire Insurance Company of Canada...	A. H. C. Carson, President, Toronto	61,500	52,402	Fire.
The London Life Insurance Company.....	J. G. Richter, Manager, London, Ont..	62,926	52,179	Life.
Loyal Protective Insurance Company.....	William Atkins, Chief Agent, Toronto.....	46,000	41,568	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

\* This Company has \$3,600,000 vested in Canadian Trustees under the Insurance Act.



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Lumbermen's Underwriting Alliance.....	T. E. Clendinnen, Chief Agent, Ottawa.....	50,000	50,000	Fire.
The Manufacturers Life Insurance Company.....	J. B. McKechnie, General Manager, Toronto.	212,820	179,714	Life.
Manufacturing Lumbermen's Underwriters.....	W. E. Bigwood, Chief Agent, Toronto....	50,000	50,000	Fire.
The Marine Insurance Company, Limited.....	Reed, Shaw and McNaught, Chief Agents, Toronto.	117,277	108,815	Fire, Automobile and Inland Transportation.
Maryland Assurance Corporation.....	F. J. Lightbourn, Chief Agent, Toronto.....	75,000	66,250	Accident and Sickness.
Maryland Casualty Company, Baltimore, Md.....	F. J. Lightbourn, Chief Agent, Toronto.....	314,240	271,773	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler, Fly Wheel, and Sprinkler Leakage.
Mechanics and Traders Insurance Company.....	W. S. Holland, Chief Agent, Vancouver.....	20,000	20,000	Fire, restricted to the Province of British Columbia.
The Mercantile Fire Insurance Company.....	Alfred Wright, Secretary, Toronto.....	240,609	181,118	Fire.
Merchants Casualty Company.....	Leo. M. Fingard, Vice-President, Winnipeg.	138,222	131,000	Accident (not including Employers' Liability and Sickness).
The Merchants' and Employers' Guarantee and Accident Company.	J. G. Dubeau, Managing Director, Montreal.	46,000	40,328	Accident, Sickness, Automobile, and Plate Glass Insurance in the Province of Quebec.
Merchants Fire Assurance Corporation of New York.....	C. G. Hobson, Chief Agent, Vancouver.....	21,000	21,000	Fire, restricted to the Province of British Columbia.
**Metropolitan Life Insurance Company .....	Wm. L. Scott, Chief Agent, Ottawa.....	28,318,112	26,089,362	Life.
Millers National Insurance Company.....	W. J. Wilcox, Chief Agent, Winnipeg.....	50,000	50,000	Fire.
The Monarch Life Assurance Company.....	J. W. W. Stewart, Managing Director, Winnipeg.	60,000	60,000	Life.
The Mount Royal Assurance Company.....	P. F. Perrin and J. R. Macdonald, Joint Managers Montreal.	69,000	58,178	Fire and Plate Glass.
The Mutual Fire Association of Canada, Limited.....	C. W. Gunning, Secretary, Halifax, N.S.....	21,000	20,401	Fire, restricted to Province of Nova Scotia.
The Mutual Life Assurance Company of Canada.....	Chas. Ruby, General Manager, Waterloo, Ont.	124,000	104,225	Life.
The Mutual Life and Citizens' Assurance Company Ltd....	P. Moore, Chief Agent, Montreal....	243,333	187,367	Life.
†The Mutual Life Insurance Company of New York.	W. O. H. Dodds, Chief Agent, Montreal...	3,722,893	3,254,894	Life.
The National Benefit Assurance Company, Ltd.....	J. T. Summerfield, Chief Agent, Vancouver	111,318	101,849	Fire.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto.....	210,553	186,428	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.
National Fire Insurance Company of Hartford.....	C. C. Hall, Chief Agent, Toronto.....	630,000	572,313	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Insurance of Automobiles against loss or damage resulting from the hazards of navigation and transportation and from collision with any stationary or moving object.
The National Life Assurance Company of Canada .....	A. J. Ralston, Managing Director, Toronto	55,000	47,650	Life.
The National Provincial Plate Glass and General Insurance Company, Limited.	J. H. Ewart, Chief Agent, Toronto..	23,847	20,012	Plate Glass.

\*\*This Company has also \$6,799,245 vested in Canadian Trustees under the Insurance Act.      † This Company has also \$5,332,005 vested in Canadian Trustees under the Insurance Act.



List of Insurance Companies licensed to do business in Canada Under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
National Surety Company.....	Reed, Shaw and McNaught, Chief Agents, Toronto.	84,000	68,001	Guarantee.
National Union Fire Insurance Company, of Pittsburgh, Pa.	J. G. Davis, Chief Agent, Toronto.....	219,553	191,435	Fire and Tornado.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal.....	312,063	256,992	Fire.
The Newark Fire Insurance Company.....	F. W. Walker, Chief Agent, Vancouver .....	20,000	20,000	Fire, restricted to Province of British Columbia.
New Hampshire Fire Insurance Company.....	H. H. Motley, Chief Agent, Calgary.....	55,000	53,000	Fire.
New Jersey Insurance Company.....	H. A. Robertson, Chief Agent, Vancouver.	25,000	25,000	Fire, restricted to Province of British Columbia.
††New York Life Insurance Company.....	Percy V. Raven, Chief Agent, Montreal.	10,260,617	9,072,694	Life.
The New York Plate Glass Insurance Company.....	Geo. W. Pacaud, Chief Agent, Montreal...	35,467	28,348	Plate Glass.
Niagara Fire Insurance Company.....	W. E. Findlay, Chief Agent, Montreal.....	190,000	183,885	Fire, Explosion, Tornado, and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company.....	C. F. Dale, Managing Director, Montreal....	198,506	188,007	Accident, Automobile, Burglary, Plate Glass, Sickness, and Insurance of automobiles against fire.
North American Life Assurance Company.....	L. Goldman, President, Toronto .....	61,200	50,392	Life.
North British and Mercantile Insurance Company.....	Randall J. Davidson, Chief Agent, Montreal.	1,619,160	1,472,211	Fire and Life.
The North Empire Fire Insurance Company .....	J. A. Thompson, President, Winnipeg.....	66,580	54,433	Fire.
The Northern Assurance Company, Ltd. ....	G. E. Moberly, Chief Agent, Montreal.....	1,000,374	837,979	Fire.
The Northern Life Assurance Company of Canada .....	T. H. Purdom, President, London, Ont .....	71,327	57,571	Life.
Northwestern Mutual Fire Association.....	N. B. Whitley, Chief Agent, Vancouver.....	22,000	20,664	Fire, restricted to Province of British Columbia.
Northwestern National Insurance Company of Milwaukee, Wisconsin.	W. D. Thomson, Chief Agent, Regina.....	263,253	211,039	Fire, Automobile and Tornado.
The North-West Fire Insurance Company..	Thos. Bruce, Deputy Manager, Winnipeg.....	56,815	49,903	Fire.
Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto.....	1,115,960	936,689	Fire, Accident, Sickness, Plate Glass and Automobile.
Norwich Union Life Insurance Society.....	John B. Laidlaw, Chief Agent, Toronto.....	72,780	59,656	Life.
The Occidental Fire Insurance Company.....	C. A. Richardson, Secretary, Winnipeg, Man.	105,000	92,620	Fire.
The Ocean Accident and Guarantee Corporation, Limited	W. T. Perry, Chief Agent, Toronto.....	833,365	714,556	Fire, Accident, Automobile, Burglary, Sickness, Guarantee, and Plate Glass.



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The Ocean Marine Insurance Company, Limited.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.	132,860	95,659	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Company .....	Thomas W. Greer, Managing Director, Vancouver.	60,100	47,949	Fire.
The Palatine Insurance Company, Limited.....	James McGregor, Chief Agent, Montreal....	358,267	333,077	Fire.
Phenix, Compagnie Française du. ....	T. F. Dobbin, Chief Agent, Montreal....	214,873	126,775	Fire.
†Phoenix Assurance Company, Limited .....	R. MacD. Paterson and J. B. Paterson, Joint Chief Agents, Montreal.	1,827,580	1,472,897	Fire and Life.
The Phoenix Insurance Company, Hartford, Company.....	J. W. Tatley, Chief Agent, Montreal.....	488,993	413,957	Fire and Automobile (excluding Insurance against loss by reason of injury to the person).
Pictou County Farmers' Mutual Fire Insurance Company .....	E. Harris, Secretary, Pictou, N.S.....	6,000	6,000	Fire, restricted to Province of Nova Scotia.
The Preferred Accident Insurance Company of New York..	J. W. Mackenzie, Chief Agent, Toronto....	75,000	71,531	Accident, Sickness, and Automobile.
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que.	23,000	18,649	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company.....	Harold Hampson, Chief Agent, Montreal....	261,000	229,610	Fire and Automobile.
Provident Savings Life Assurance Society of New York....	J. S. Lovell, Chief Agent, Toronto.	448,279	367,091	Life.
Provincial Insurance Company, Limited.....	Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal	111,413	90,246	Fire.
The Prudential Insurance Company of America.....	Wm. White, Chief Agent, Montreal.....	8,687,208	8,160,887	Life.
Quebec Fire Assurance Company .....	Colin E. Sword, Chief Agent, Quebec.....	228,887	188,942	Fire.
Queen Insurance Company of America.....	William Mackay, Chief Agent, Montreal....	769,523	674,291	Fire, Inland Transportation, and Automobile.
Queensland Insurance Company, Limited.....	F. G. Donaldson, Chief Agent, Montreal....	53,533	52,463	Fire.
Railway Passengers Assurance Company. ....	Frank H. Russell, Chief Agent, Toronto....	262,089	193,707	Guarantee, Burglary, Accident, Sickness, Plate Glass, and Automobile.
The Reliance Mutual Life Assurance Society, London, Eng	John B. Laidlaw, Chief Agent, Toronto.....	109,500	86,627	Life.
The Ridgely Protective Association.....	James E. Scott, Chief Agent, Toronto.....	30,000	26,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	710,053	580,301	Fire, Accident, Automobile, and Sickness.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal	111,743	97,571	Life and Sickness.
The Royal Insurance Company, Limited. ....	William Mackay, Chief Agent, Montreal....	3,459,441	2,865,241	Fire and Life.
St. Paul Fire and Marine Insurance Company.....	C. F. Codere, Chief Agent, Winnipeg, Man..	451,000	398,336	Fire, Inland Transportation, Tornado, and Automobile.
The Saskatchewan Life Insurance Company.....	T. F. Conrod, Managing Dir., Regina, Sask.	57,500	50,706	Life.
La Sauvegarde Life Insurance Company.....	G. N. Ducharme, President, Montreal....	58,000	47,386	Life.
Scottish Metropolitan Assurance Company, Limited. ....	Alex. Bissett, Chief Agent, Montreal.....	194,667	182,987	Fire, Accident, Automobile, Burglary, Guarantee, and Sickness.
The Scottish Union and National Insurance Company .....	J. H. Esinhart, Chief Agent, Montreal.....	494,977	420,136	Fire, Automobile, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada.....	Jesse O. McCarthy, President, Toronto.....	64,661	51,336	Life.

††This Company has also \$4,292,482 vested in Canadian Trustees under the Insurance Act. ‡This Company has also \$1,726,537 vested in Canadian Trustees under the Insurance Act.



List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
Security Mutual Casualty Company.....	F. A. Shaw, Chief Agent, Winnipeg.....	20,000	19,800	Employers' Liability and Workmen's Compensation, restricted to issue of policies to Swift Canadian Company, Limited, and allied interests in the Dominion of Canada.
The Sovereign Life Assurance Company.....	H. J. Meiklejohn, Managing Director, Winnipeg.	60,000	60,000	Life.
Springfield Fire and Marine Insurance Company.....	Joseph Murphy, Chief Agent, Toronto.....	507,000	437,012	Fire, Tornado and Sprinkler Leakage
*The Standard Life Assurance Company.....	J. R. Eakin, Chief Agent, Montreal.....	5,775,894	5,068,285	Life.
The Star Assurance Society.....	Alf. W. Briggs, Chief Agent, Toronto.....	194,180	145,713	Life.
*The State Life Insurance Company, Indianapolis, Ind.	W. H. Hunter, Chief Agent, Toronto.....	307,000	277,460	Life.
The Stuyvesant Insurance Company.....	H. Begg, Chief Agent, Toronto.....	104,000	89,699	Fire.
Sun Insurance Office, London, Eng.....	Lyman Root, Chief Agent, Toronto.....	768,530	655,405	Fire.
Sun Life Assurance Company of Canada.....	T. B. Macaulay, President, Montreal.....	64,000	57,637	Life.
The Travelers Indemnity Company, Hartford, Conn.....	Hon. Geo. G. Foster, Attorney, Montreal.....	301,500	274,483	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.
*The Travelers Insurance Company, Hartford, Conn.....	Hon. Geo. G. Foster, Attorney, Montreal.....	811,320	745,309	Life and Accident.
The Travellers Life Assurance Company of Canada.....	Hon. George P. Graham, President, Montreal.....	60,000	50,892	Life.
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.	Louis Maurice Ferrand, Chief Agent, Montreal.	286,704	198,052	Fire.
Union Assurance Society, Limited.....	T. L. Morrissey, Chief Agent, Montreal.....	666,767	563,111	Fire and Inland Transportation.
Union Insurance Society of Canton, Limited.....	C. R. Drayton, Chief Agent, Toronto.....	209,267	199,723	Fire, Automobile, Hail and Inland Transportation.
The Union Marine Insurance Company, Limited.....	R. MacD. Paterson, Chief Agent, Montreal.....	79,333	70,633	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Company.....	Henri E. Morin, Chief Agent, Montreal.....	1,942,545	1,692,432	Life.
United Commercial Travelers of America, The Order of...	F. J. C. Cox, Chief Agent, Winnipeg.....	30,000	26,915	Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Company, Baltimore, Md.	A. E. Kirkpatrick, Chief Agent, Toronto.....	340,000	296,268	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler



United States Life Insurance Company, in the City of New York	Lewis A. Stewart, Chief Agent, Toronto.....	263,000	255,225	Life.
Vulcan Fire Insurance Company of Oakland, California	T. W. Greer, Chief Agent, Vancouver.....	50,000	50,000	Fire.
Westchester Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal .....	303,393	293,453	Fire and Hail
The Western Assurance Company	W. B. Meikle, President, Toronto.....	99,220	92,228	Fire, Automobile, Inland Transport- ation, Lighting, Explosion and Tornado.
The Western Casualty Company	C. P. Porter, Chief Agent, Vancouver.....	20,000	20,000	Accident and Sickness, restricted to Provinces of British Columbia, Alberta, Saskatchewan and Mani- toba.
The Western Life Assurance Company	Adam Reid, Managing Director, Winnipeg	50,000	50,000	Life.
The Yorkshire Insurance Company, Limited	P. M. Wickham, Chief Agent, Montreal.....	597,423	519,992	Fire, Live Stock, Accident, Sickness and Plate Glass.

†This Company has also \$2,444,906 vested in Canadian Trustees under the Insurance Act. ††This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act. \*This Company has also \$3,810,000 vested in Canadian Trustees under the Insurance Act.

Note.—

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of \$2,000 par value which has been retained to provide for unsettled claims. Its Employers' Liability business has been reinsured in the Canada Accident Assurance Company and its Accident and Sickness policies have been cancelled and the unearned portion of the premiums returned to the insured.

The Anglo-American Fire Insurance Company is in liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Company, Toronto, whereby all the outstanding Canadian policies and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by the Western Assurance Co. The deposit of the company, with the exception of \$5,909.15 par value, has been released.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Co., Toronto. The deposit of the company, to the accepted value of \$51,537, is still in the hands of the Receiver General but the company has given notice, as required by the Insurance Act, of its intention to apply for its release.

The North American Accident Insurance Company, incorporated by an Act of the Parliament of Canada, has acquired the assets and property of the North American Accident Insurance Company, incorporated by the Province of Ontario, and has assumed its liabilities. The deposit of the latter company is still held by the Receiver General but notice, has been given by the company, as required by the Insurance Act, 1917, of its intention to apply for the release of its securities.



The following Fraternal Benefit Societies are registered under Section 107 of the Insurance Act, 1917, and are permitted to transact the business of Life Insurance in Canada.

Name of Company.	Chief Agent to receive Process.
•The Canadian Order of the Woodmen of the World (\$15,000 Municipal Securities accepted at \$12,683, deposited from Sick and Funeral Fund).....	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	R. Ivens, Secretary, Toronto.
•The Grand Council of the Catholic Mutual Benefit Association of Canada \$7,715 Municipal Securities and \$5,000 Dominion of Canada War Loan, (accepted at \$11,889) deposited from Sick Benefit Fund).....	John J. Behan, Grand Secretary, Kingston, Ont.

•Authorized also to transact the business of Sickness Insurance.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 97 of "The Insurance Act, 1917," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business transacted.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	\$ F. W. Evans, Chief Agent, Montreal. David Thorburn Symons, Chief Agent, Toronto. Charles M. Holt, Attorney, Montreal. Alfred Powis, Chief Agent, Hamilton. J. P. Angus, Attorney, Montreal.	113,140	98,961	Life.
The Edinburgh Life Assurance Co..		68,667	58,157	Life.
The Life Association of Scotland		175,930	138,357	Life.
National Life Insurance of the U.S. of America.....		60,000	52,250	Life.
Northwestern Mutual Life Insurance Company.....		100,000	100,000	Life.
Phoenix Mutual Life Insurance Company, Hartford, Conn....	C. R. G. Johnson, Chief Agent, Montreal. Charles J. Fleet, Attorney, Montreal John H. Dunlop, Chief Agent, Montreal.....	130,280	116,758	Life.
The Scottish Amicable Life Assurance Society.....		75,000	62,850	Life.
The Scottish Provident Institution....		75,000	66,500	Life.







... of the Insurance Act, 1917, and are permitted







